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non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of “accelerated filer,” “large accelerated filer,” “smaller reporting company,” “emerging growth company,” and “non-accelerated filer” in Rule 12b-2 of the Exchange Act.

Large accelerated filer Accelerated filer Non-accelerated filer Smaller reporting company

Emerging growth company If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes No Securities registered pursuant to Section 12(b) of the Act: Title of each class Trading symbol(s) Name of each exchange on which registered Common stock COFS NASDAQ Capital Market As of October 31, 2024, the Registrant had 8,957,627 shares of common stock outstanding. Table of Contents Page PART I. FINANCIAL INFORMATION 3 Item 1. Financial Statements 3 A Consolidated Balance Sheets 3 A Consolidated Statements Of Income 4 A Consolidated Statements Of Comprehensive Income (Loss) 6 A Consolidated Statements Of Changes In Shareholders’ Equity 7 A Consolidated Statements Of Cash Flows 10 A Notes To Interim Consolidated Financial Statements 11 Item 2. Management’s Discussion and Analysis of Financial Condition and Results of Operations 41 Item 4. Controls and Procedures 55 PART II. OTHER INFORMATION 56 Item 1. Legal Proceedings 56 Item 1A. Risk Factors 56 Item 2. Unregistered Sales of Equity Securities and Use of Proceeds 56 Item 5. Other Information 56 Item 6. Exhibits 57 Signatures 58 A PART I. FINANCIAL INFORMATION Item 1. Financial Statements. ChoiceOne Financial Services, Inc. CONSOLIDATED BALANCE SHEETS (Unaudited) September 30, December 31, (Dollars in thousands, except share data) 2024 2023 Assets A A A Cash and due from banks \$ 145,588 A \$ 55,083 Time deposits in other financial institutions 350 A 350 A Cash and cash equivalents 145,938 A 55,433 A A A Equity securities, at fair value (Note 2) 7,816 A 7,505 Securities available for sale, at fair value (Note 2) 497,552 A 514,598 Securities held to maturity, at amortized cost net of credit losses (Note 2) 391,954 A 407,959 Federal Home Loan Bank stock 4,449 A 4,449 A Federal Reserve Bank stock 5,307 A 5,065 Loans held for sale 5,994 A 4,710 Loans to other financial institutions (Note 3) 38,492 A 19,400 Core loans (Note 3) 1,465,458 A 1,391,253 Total loans held for investment (Note 3) 1,503,950 A 1,410,653 Allowance for credit losses (Note 3) (16,490) A (15,685) Loans, net 1,487,460 A 1,394,968 A A A Premises and equipment, net 27,135 A 29,750 Other real estate owned, net 529 A 122 Cash value of life insurance policies 45,699 A 45,074 Goodwill 59,946 A 59,946 Core deposit intangible 1,250 A 1,854 Other assets 44,974 A 45,273 Total assets \$ 2,726,003 A \$ 2,576,706 A Liabilities A A Deposits æ noninterest-bearing \$ 521,055 A \$ 547,625 Deposits æ interest-bearing 1,680,546 A 1,550,985 Brokered deposits 6,627 A 23,445 Total deposits 2,208,228 A 2,122,055 A A A Borrowings 210,000 A 200,000 Subordinated debentures 35,691 A 35,507 Other liabilities 24,338 A 23,510 Total liabilities 2,478,257 A 2,381,072 A A A Shareholders’ Equity A A Preferred stock; shares authorized 100,000 ; shares outstanding : none - A - A Common stock and paid-in capital, no par value; shares authorized : 15,000,000 ; shares outstanding : 8,959,664 A September 30, 2024 and 7,548,217 A December 31, 2023 206,427 A 173,513 Retained earnings 86,765 A 73,699 Accumulated other comprehensive loss, net (45,446) A (51,578) Total shareholders’ equity 247,746 A 195,634 A Total liabilities and shareholders’ equity \$ 2,726,003 A \$ 2,576,706 A See accompanying notes to interim consolidated financial statements. A ChoiceOne Financial Services, Inc. CONSOLIDATED STATEMENTS OF INCOME (Unaudited) A Three Months Ended A Nine Months Ended (Dollars in thousands, except share data) September 30, A September 30, A 2024 A 2023 A Interest income A A A A A A Loans, including fees \$ 23,252 A \$ 17,774 A \$ 66,009 A \$ 48,625 Securities: A A A A A Taxable 5,563 A 5,346 A 16,382 A 15,637 Tax exempt 1,402 A 1,420 A 4,224 A 4,244 Other 1,473 A 1,764 A 3,451 A 2,512 Total interest income 31,990 A 26,304 A 90,066 A 71,018 A A A Interest expense A A A A A Deposits 8,362 A 7,237 A 25,464 A 15,569 Advances from Federal Home Loan Bank 468 A 272 A 1,372 A 1,498 Other 2,612 A 2,569 A 8,137 A 4,622 Total interest expense 11,442 A 10,078 A 34,973 A 21,689 A A A Net interest income 20,248 A 16,226 A 55,093 A 49,329 Provision for (reversal of) credit losses on loans 425 A 438 A 1,100 A 332 Provision for (reversal of) credit losses on unfunded commitments - A (438) A (675) A (557) Net Provision for (reversal of) credit losses expense 425 A - A 425 A (225) Net interest income after provision 19,823 A 16,226 A 54,668 A 49,554 A A A Noninterest income A A A Customer service charges 2,773 A 2,382 A 7,840 A 6,920 Insurance and investment commissions 184 A 173 A 572 A 541 Gains on sales of loans 631 A 536 A 1,610 A 1,479 Net gains (losses) on sales of securities - A (71) A - A (71) Net gains on sales and write downs of other assets 191 A 13 A 203 A 149 Earnings on life insurance policies 315 A 278 A 1,115 A 810 Trust income 232 A 197 A 665 A 577 Change in market value of equity securities 277 A (134) A 241 A (456) Other 264 A 330 A 755 A 911 Total noninterest income 4,867 A 3,704 A 13,001 A 10,860 A A A Noninterest expense A A A Salaries and benefits 8,372 A 8,038 A 24,467 A 23,958 Occupancy and equipment 1,475 A 1,427 A 4,414 A 4,577 Data processing 1,932 A 1,724 A 5,382 A 5,087 Professional fees 610 A 435 A 1,818 A 1,675 Supplies and postage 174 A 192 A 520 A 580 Advertising and promotional 168 A 269 A 517 A 573 Intangible amortization 198 A 247 A 604 A 752 FDIC insurance 390 A 270 A 1,155 A 790 Merger related expenses 645 A æ A 645 A æ A Other 1,453 A 1,126 A 3,857 A 3,304 Total noninterest expense 15,417 A 13,728 A 43,379 A 41,296 A A A Income before income tax 9,273 A 6,202 A 24,290 A 19,118 Income tax expense 1,925 A 1,080 A 4,722 A 3,150 A A A Net income \$ 7,348 A \$ 5,122 A \$ 19,568 A \$ 15,968 A A A Basic earnings per share (Note 4) \$ 0.86 A \$ 0.68 A \$ 2.48 A \$ 2.12 Diluted earnings per share (Note 4) \$ 0.85 A \$ 0.68 A \$ 2.46 A \$ 2.12 Dividends declared per share \$ 0.27 A \$ 0.26 A \$ 0.81 A \$ 0.78 A See accompanying notes to interim consolidated financial statements. A ChoiceOne Financial Services, Inc. CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS) (Unaudited) A Three Months Ended A Nine Months Ended (Dollars in thousands) September 30, A September 30, A 2024 A 2023 A Net income \$ 7,348 A \$ 5,122 A \$ 19,568 A \$ 15,968 A A A Other comprehensive income: A A A A Change in net unrealized gain (loss) on available-for-sale securities 14,077 A (21,739) A 1

transaction. The agreement was unanimously approved by the boards of directors of both companies. Under the terms of the merger agreement, each share of Fentura common stock outstanding immediately prior to completion of the merger will be converted into the right to receive 1.35 shares of ChoiceOne common stock. Once completed, the combination will create the third largest publicly traded bank in Michigan with approximately \$4.3 billion in consolidated total assets and 56 offices in Western, Central and Southeastern Michigan. The proposed transaction is expected to close in the first quarter of 2025, subject to the satisfaction of customary closing conditions, including receipt of approval from Fentura and ChoiceOne shareholders and receipt of all necessary regulatory approvals.

Merger-related expenses During the three and nine months ended September 30, 2024, the Company incurred merger-related expenses totaling \$645,000. These expenses primarily consist of professional fees, including legal, accounting, advisory fees associated with the merger, and regulatory filing fees. These expenses are included in the Consolidated Statements of Income under Noninterest Expense. Merger related expenses are presented net of tax in the Non-GAAP reconciliation of Adjusted Net Income in the Management Discussion & Analysis.

Use of Estimates A To prepare financial statements in conformity with accounting principles generally accepted in the United States of America, ChoiceOneâ€™s management makes estimates and assumptions based on available information. These estimates and assumptions affect the amounts reported in the financial statements and the disclosures provided. These estimates and assumptions are subject to many risks and uncertainties, and actual results may differ from these estimates. Estimates associated with the allowance for credit losses and the unrealized gains and losses on securities available for sale and held to maturity are particularly susceptible to change. Goodwillâ€™s Goodwill results from business acquisitions and represents the excess of the purchase price over the fair value of the acquired tangible assets and liabilities and identifiable intangible assets. Goodwill and intangible assets acquired in a purchase business combination and â€™s 11 A determined to have an indefinite useful life are not amortized, but tested for impairment at least annually or more frequently if events and circumstances exist that indicate that a goodwill impairment test should be performed.

Core Deposit Intangible Core deposit intangible represents the value of the acquired customer core deposit bases and is included as an asset on the consolidated balance sheets. The core deposit intangible has an estimated finite life, is amortized on an accelerated basis over a 120 month period and is subject to periodic impairment evaluation.

Stock Transactions A total of 3,877 and 11,582 shares of common stock were issued to ChoiceOneâ€™s Board of Directors for a cash price of \$111,000 and \$330,000 under the terms of the Directorsâ€™ Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. A total of 2,037 and 6,943 shares for a cash price of \$53,000 and \$170,000 were issued under the Employee Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. ChoiceOne's common stock repurchase program announced in April 2021 and amended in 2022, authorizes repurchases of up to 375,388 shares, representing 5% of the total outstanding shares of common stock as of the date the program was adopted. No shares were repurchased under this program in 2024.

Reclassifications Certain amounts presented in prior periods have been reclassified to conform to the current presentation.

Allowance for Credit Losses (â€™s ACLâ€™s) The ACL is a valuation allowance for expected credit losses. The ACL is increased by the provision for credit losses and decreased by loans charged off less any recoveries of charged off loans. As ChoiceOne has had very limited loss experience since 2011, management elected to utilize benchmark peer loss history data to estimate historical loss rates. ChoiceOne identified an appropriate peer group for each loan cohort which shared similar characteristics. Management estimates the ACL required based on the selected peer group loan loss experience, the nature and volume of the loan portfolio, information about specific borrower situations and estimated collateral values, a reasonable and supportable economic forecast, and other factors. Allocations of the ACL may be made for specific loans, but the entire ACL is available for any loan that, in managementâ€™s judgment, should be charged off. Loan losses are charged against the ACL when management believes that collection of a loan balance is not possible. The ACL consists of general and specific components. The general component covers loans collectively evaluated for credit losses and is based on peer historical loss experience adjusted for current and forecasted factors. Managementâ€™s adjustment for current and forecasted factors is based on trends in delinquencies, trends in charge-offs and recoveries, trends in the volume of loans, changes in underwriting standards, trends in loan review findings, the experience and ability of lending staff, and a reasonable and supportable economic forecast described further below. The discounted cash flow methodology is utilized for all loan pools. This methodology is supported by our CECL software provider and allows management to calculate contractual life by factoring in all cash flows and adjusting them for behavioral and credit-related aspects. Reasonable and supportable economic forecasts have to be incorporated in determining expected credit losses. The forecast period represents the time frame from the current period end through the point in time that we can reasonably forecast and support entity and environmental factors that are expected to impact the performance of our loan portfolio. Ideally, the economic forecast period would encompass the contractual terms of all loans; however, the ability to produce a forecast that is considered reasonable and supportable becomes more difficult or may not be possible in later periods. Subsequent to the end of the forecast period, we revert to historical loan data based on an ongoing evaluation of each economic forecast in relation to then current economic conditions as well as any developing loan loss activity and resulting historical data. As of September 30, 2024, we used a one-year reasonable and supportable economic forecast period, with a two year straight-line reversion period. We are not required to develop and use our own economic forecast model, and we elected to utilize economic forecasts from third-party providers that analyze and develop forecasts of the economy for the entire United States at least quarterly. Other inputs to the calculation are also updated or reviewed quarterly. Prepayment speeds are updated on a one quarter lag based on the asset liability model from the previous quarter. This model is performed at the loan level. Curtailment is updated quarterly within the ACL model based on our peer group average. The reversion period is reviewed by management quarterly with consideration of the current economic climate. â€™s 12 A We are also required to consider expected credit losses associated with loan commitments over the contractual period in which we are exposed to credit risk on the underlying commitments unless the obligation is unconditionally cancellable by us. Any allowance for off-balance sheet credit exposures is reported as an other liability on our Consolidated Balance Sheet and is increased or decreased via the provision for credit losses account on our Consolidated Statement of Income. The calculation includes consideration of the likelihood that funding will occur and forecasted credit losses on commitments expected to be funded over their estimated lives. The allowance is calculated using the same aggregate reserve rates calculated for the funded portion of loans at the portfolio level applied to the amount of commitments expected to be funded. Loans that do not share risk characteristics are evaluated on an individual basis and are excluded from the collective evaluation. ChoiceOne has determined that any loans which have been placed on non-performing status, loans with a risk rating of 6 or higher, and loans past due more than 60 days will be assessed individually for evaluation. Managementâ€™s judgment will be used to determine if the loan should be migrated back to pool on an individual basis. Individual analysis will establish a specific reserve for loans in scope. Specific reserves on non-performing loans are typically based on managementâ€™s best estimate of the fair value of collateral securing these loans, adjusted for selling costs as appropriate or based on the present value of the expected cash flows from that loan.

Securities Debt securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. â€™s Debt securities are classified as available for sale because they might be sold before maturity. Debt securities classified as available for sale are carried at fair value, with unrealized holding gains and losses reported separately in the accumulated other comprehensive income or loss section of shareholdersâ€™ equity, net of tax effect. Restricted investments in Federal Reserve Bank stock and Federal Home Loan Bank stock are carried at cost. Equity securities consist of investments in preferred stock and investments in common stock of other financial institutions. Equity securities are reported at their fair value with changes in market value reported through current earnings. Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized using the level-yield method without anticipating prepayments. Gains or losses on sales are recorded on the trade date based on the amortized cost of the security sold. Securities Available for Sale (â€™s AFS) â€™s For securities AFS in an unrealized loss position, management determines whether they intend to sell or if it is more likely than not that ChoiceOne will be required to sell the security before recovery of the amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the securityâ€™s amortized cost basis is written down to fair value through income with an allowance being established under CECL. For securities AFS with unrealized losses not meeting these criteria, management evaluates whether any decline in fair value is due to credit loss factors. In making this assessment, management considers any changes to the rating of the security by rating agencies and adverse conditions specifically related to the issuer of the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of the cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses (â€™s ACLâ€™s) is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Changes in the ACL under ASC 326-30 are recorded as provisions for (or reversal of) credit loss expense. Losses are charged against the allowance when the collectability of a security AFS is confirmed or when either of the criteria regarding intent or requirement to sell is met. Any impairment that has not been recorded through an ACL is recognized in other comprehensive income, net of income taxes. At September 30, 2024, there was no ACL related to securities AFS. Accrued interest receivable on securities AFS was excluded from the estimate of credit losses.

Securities Held to Maturity (â€™s HTM) â€™s Since the adoption of CECL, ChoiceOne measures credit losses on securities HTM on a collective basis by major security type with each type sharing similar risk characteristics, and considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts. The ACL on HTM securities is a contra asset valuation account that is deducted from the carrying amount of securities HTM to present the net amount expected to be collected. HTM securities are charged off against the ACL when deemed uncollectible. Adjustments to the ACL are reported in ChoiceOneâ€™s Consolidated Statements of Income in the provision for credit losses. Accrued interest receivable on securities HTM is excluded from the estimate of credit losses. With regard to U.S. Treasury securities, these have an explicit government guarantee; therefore, no ACL is recorded for these securities. With regard to obligations of states and political subdivisions and other HTM securities, management considers (1) issuer bond ratings, (2) historical loss rates for given bond ratings, (3) the financial condition of the issuer, and (4) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities. A discounted cash flow method will be used to determine the reserve required for any credit losses on HTM securities. At September 30, 2024, the ACL related to securities HTM is insignificant.

Recent Accounting Pronouncements Improvements to Income Tax Disclosure â€™s 13 A ASU 2023-09 enhances transparency by requiring consistent categorization, greater disaggregation, and detailed disclosure related to income taxes paid. These changes aim to help users of financial statements understand factors contributing to differences between effective and statutory tax rates. The disclosure is effective for annual reporting periods beginning after December 15, 2024.

Reportable Segment Disclosures In 2023, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2023-07, which introduces improvements to reportable segment disclosures under Topic 280. This update aims to enhance the transparency and usefulness of segment information for financial statement users. The key changes include requiring public entities to disclose significant segment expenses and segment profit or loss measures that are regularly reviewed by management. ASU 2023-07 is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024.

14 A NOTE 2 â€™s SECURITIES The fair value of equity securities and the related gross unrealized gains and (losses) recognized in noninterest income were as follows:

	September 30, 2024	Gross	Gross	(Dollars in thousands)											
Amortized	Unrealized	Unrealized	Fair	Cost	Gains	Losses	Value								
Equity securities	\$ 8,030	\$ 332	\$ (546)	\$ 7,816											
U.S. Government and federal agency	\$ 2,977	\$ (220)	\$ 2,757	State and municipal	196,165	\$ 10	\$ (25,013)	\$ 171,162							
Mortgage-backed	\$ 172,476	\$ -	\$ (18,644)	\$ 153,832											
Corporate	\$ 20,036	\$ 32	\$ (2,112)	\$ 17,856											
Asset-backed securities	\$ 300	\$ -	\$ (7)	\$ 293											
Total	\$ 391,954	\$ 42	\$ (46,096)	\$ 345,900											
U.S. Treasury notes and bonds	\$ 89,994	\$ -	\$ (7,762)	\$ 82,232											
State and municipal	\$ 269,780	\$ -	\$ (34,746)	\$ 235,034											
Mortgage-backed	\$ 189,408	\$ 14	\$ (18,708)	\$ 170,759											
Corporate	\$ 250	\$ -	\$ (37)	\$ 213											
Asset-backed securities	\$ 9,511	\$ -	\$ (197)	\$ 9,314											
Total	\$ 558,943	\$ 59	\$ (61,450)	\$ 497,552											
U.S. Government and federal agency	\$ 2,977	\$ (220)	\$ 2,757	State and municipal	196,165	\$ 10	\$ (25,013)	\$ 171,162							
Mortgage-backed	\$ 172,476	\$ -	\$ (18,644)	\$ 153,832											
Corporate	\$ 20,036	\$ 32	\$ (2,112)	\$ 17,856											
Asset-backed securities	\$ 300	\$ -	\$ (7)	\$ 293											
Total	\$ 391,954	\$ 42	\$ (46,096)	\$ 345,900											
U.S. Treasury notes and bonds	\$ 90,345	\$ -	\$ (10,151)	\$ 80,194											
State and municipal	\$ 269,918	\$ -	\$ (35,236)	\$ 234,682											
Mortgage-backed	\$ 212,392	\$ 14	\$ (23,905)	\$ 188,501											
Corporate	\$ 250	\$ -	\$ (46)	\$ 204											
Asset-backed securities	\$ 11,334	\$ -	\$ (317)	\$ 11,017											
Total	\$ 584,239	\$ 14	\$ (69,655)	\$ 514,598											
U.S. Government and federal agency	\$ 2,972	\$ -	\$ (293)	\$ 2,679											
State and municipal	\$ 196,098	\$ 14	\$ (30,220)	\$ 165,892											
Mortgage-backed	\$ 188,329	\$ -	\$ (25,796)	\$ 162,533											
Corporate	\$ 20,013	\$ 21	\$ (2,864)	\$ 17,170											
Asset-backed securities	\$ 547	\$ -	\$ (30)	\$ 517											
Total	\$ 407,959	\$ 35	\$ (59,203)	\$ 348,791											
Available for sale securities with unrealized losses as of September 30, 2024 and December 31, 2023, aggregated by investment category and length of time the individual securities have been in an unrealized loss position, were as follows:	September 30, 2024	Less than 12 months	More than 12 months	Total											
(Dollars in thousands)	Fair	Unrealized	Fair	Unrealized	Available for Sale	Value	Losses	Value	Losses	Value	Losses				
U.S. Treasury notes and bonds	\$ -	\$ -	\$ 82,232	\$ 82,232	\$ 7,762	\$ 80,194	\$ 10,151	\$ 80,194	\$ 10,151	\$ 165,526	\$ 30,220				
State and municipal	\$ -	\$ -	\$ 235,034	\$ 34,746	\$ 235,034	\$ 34,746	\$ 235,034	\$ 34,746	\$ 235,034	\$ 34,746	\$ 158,840				
Corporate	\$ -	\$ -	\$ 213	\$ 37	\$ 213	\$ 37	\$ 213	\$ 37	\$ 213	\$ 37	\$ 9,314				
Asset-backed securities	\$ -	\$ -	\$ 9,314	\$ 197	\$ 9,314	\$ 197	\$ 9,314	\$ 197	\$ 9,314	\$ 197	\$ 9,314				
Total temporarily impaired	\$ -	\$ -	\$ 485,633	\$ 61,450	\$ 485,633	\$ 61,450	\$ 61,450	\$ 61,450	\$ 61,450	\$ 61,450	\$ 61,450				
Total	(Dollars in thousands)	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Available for Sale	Value	Losses	Value	Losses	Value	Losses	
U.S. Treasury notes and bonds	\$ -	\$ -	\$ 80,194	\$ 10,151	\$ 80,194	\$ 10,151	\$ 80,194	\$ 10,151	\$ 80,194	\$ 10,151	\$ 165,549	\$ 30,220	\$ 165,549	\$ 30,220	
Mortgage-backed	\$ 1,255	\$ 23	\$ 176,400	\$ 23,882	\$ 177,655	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	\$ 23,905	
Corporate	\$ -	\$ -	\$ 204	\$ 46	\$ 204	\$ 46	\$ 204	\$ 46	\$ 204	\$ 46	\$ 204	\$ 46	\$ 204	\$ 46	
Asset-backed securities	\$ -	\$ -	\$ 11,017	\$ 317	\$ 11,017	\$ 317	\$ 11,017	\$ 317	\$ 11,017	\$ 317	\$ 11,017	\$ 317	\$ 11,017	\$ 317	
Total temporarily impaired	\$ 1,812	\$ 29	\$ 501,940	\$ 69,626	\$ 503,752	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	\$ 69,655	
Held to maturity securities with unrealized losses as of September 30, 2024 and December 31, 2023, aggregated by investment category and length of time the individual securities have been in an unrealized loss position, were as follows:	September 30, 2024	Less than 12 months	More than 12 months	Total											
(Dollars in thousands)	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	
Held to Maturity	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	
U.S. Government and federal agency	\$ -	\$ -	\$ 2,757	\$ 220	\$ 2,757	\$ 220	\$ 2,757	\$ 220	\$ 2,757	\$ 220	\$ 2,757	\$ 220	\$ 2,757	\$ 220	
State and municipal	\$ 6,818	\$ 1,012	\$ 162,111	\$ 24,001	\$ 168,929	\$ 25,013	\$ 168,929	\$ 25,013	\$ 168,929	\$ 25,013	\$ 168,929	\$ 25,013	\$ 168,929	\$ 25,013	
Mortgage-backed	\$ -	\$ -	\$ 153,832	\$ 18,644	\$ 153,832	\$ 18,644	\$ 153,832	\$ 18,644	\$ 153,832	\$ 18,644	\$ 153,832	\$ 18,644	\$ 153,832	\$ 18,644	
Corporate	\$ -	\$ -	\$ 16,177	\$ 2,112	\$ 16,177	\$ 2,112	\$ 16,177	\$ 2,112	\$ 16,177	\$ 2,112	\$ 16,177	\$ 2,112	\$ 16,177	\$ 2,112	
Asset-backed securities	\$ -	\$ -	\$ 293	\$ 7	\$ 293	\$ 7	\$ 293	\$ 7	\$ 293	\$ 7	\$ 293	\$ 7	\$ 293	\$ 7	
Total temporarily impaired	\$ 6,818	\$ 1,012	\$ 335,170	\$ 45,084	\$ 341,988	\$ 46,096	\$ 341,988	\$ 46,096	\$ 341,988	\$ 46,096	\$ 341,988	\$ 46,096	\$ 341,988	\$ 46,096	
Total	(Dollars in thousands)	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair	Unrealized
Held to Maturity	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	Value	Losses	
U.S. Government and federal agency	\$ -	\$ -	\$ 2,679	\$ 293	\$ 2,679	\$ 293	\$ 2,679	\$ 293	\$ 2,679	\$ 293	\$ 2,679	\$ 293	\$ 2,679	\$ 293	
State and municipal	\$ 23	\$ -	\$ 165,526	\$ 30,220	\$ 165,549	\$ 30,220	\$ 165,549	\$ 30,220	\$ 165,549	\$ 30,220	\$ 165,549	\$ 30,220	\$ 165,549	\$ 30,220	
Mortgage-backed	\$ -	\$ -	\$ 162,533	\$ 25,796	\$ 162,533	\$ 25,796	\$ 162,533	\$ 25,796	\$ 162,533	\$ 25,796	\$ 162,533	\$ 25,796	\$ 162,533	\$ 25,796	
Corporate	\$ -	\$ -	\$ 15,509	\$ 2,864	\$ 15,509	\$ 2,864	\$ 15,509	\$ 2,864	\$ 15,509	\$ 2,864	\$ 15,509	\$ 2,864	\$ 15,509	\$ 2,864	
Asset-backed securities	\$ -	\$ -	\$ 517	\$ 30	\$ 517	\$ 30	\$ 517	\$ 30	\$ 517	\$ 30	\$ 517	\$ 30	\$ 517	\$ 30	
Total temporarily impaired	\$ 23	\$ -	\$ 346,764	\$ 59,203	\$ 346,787	\$ 59,203	\$ 346,787	\$ 59,203	\$ 346,787	\$ 59,203	\$ 346,787	\$ 59,203	\$ 346,787	\$ 59,203	
ChoiceOne evaluates all securities on a quarterly basis to determine if an ACL and corresponding impairment charge should be recorded. Consideration is given to the extent to which the fair value has been less than cost, the financial condition and near-term prospects of the issuer, and the intent and ability of ChoiceOne to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value of amortized cost basis. ChoiceOne believes that unrealized losses on securities were temporary in nature and were caused primarily by changes in interest rates, increased credit spreads, and reduced market liquidity and were not caused by the credit status of the issuer. No ACL was recorded in the three and nine months ended September 30, 2024 and 2023. At September 30, 2024 and December 31, 2023, there were 541 and 569 securities with an unrealized loss, respectively. Unrealized losses have not been recognized into income															

[illegible]

[illegible]

[illegible]

losses, the carrying value of goodwill, loan servicing rights, other real estate owned, and the fair value of investment securities (including whether any impairment on any investment security is temporary or other-than-temporary and the amount of any impairment) and management's assumptions concerning pension and other post-retirement benefit plans involve judgments that are inherently forward-looking. All of the information concerning interest rate sensitivity is forward-looking. All statements with references to future time periods are forward-looking. These statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions (the "risks, uncertainties and assumptions") that are difficult to predict with regard to timing, extent, likelihood, and degree of occurrence. Therefore, actual results and outcomes may materially differ from what may be expressed, implied or forecasted in such forward-looking statements. Furthermore, ChoiceOne undertakes no obligation to update, amend, or clarify forward-looking statements, whether as a result of new information, future events, or otherwise. Such risks, uncertainties and assumptions, include, among others, the following: (a) the failure to obtain necessary regulatory approvals when expected or at all (and the risk that such approvals may result in a materially burdensome regulatory condition (as defined in the merger agreement)); (b) the failure of Fentura to obtain shareholder approval, for ChoiceOne to obtain the shareholder approval, or for either party to satisfy any of the other closing conditions to the proposed transaction on a timely basis or at all; (c) the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the merger agreement; (d) the possibility that the anticipated benefits of the proposed transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy, competitive factors in the areas where ChoiceOne and Fentura do business, or as a result of other unexpected factors or events; (e) the impact of purchase accounting with respect to the proposed transaction, or any change in the assumptions used regarding the assets purchased and liabilities assumed to determine their fair value; (f) diversion of management's attention from ongoing business operations and opportunities; (g) potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the proposed transaction; or (h) the outcome of any legal proceedings that may be instituted against ChoiceOne or Fentura. Additional risk factors include, but are not limited to, the risk factors discussed in Item 1A of ChoiceOne's Annual Report on Form 10-K for the year ended December 31, 2023 and in Part II, Item 1A of ChoiceOne's Quarterly Report on Form 10-Q for the quarter ended June 30, 2024. These are representative of the risk factors that could cause a difference between an ultimate actual outcome and a preceding forward-looking statement. RECENT EVENTS On July 26, 2024, ChoiceOne completed an underwritten public offering of 1,380,000 shares of its common stock at a price to the public of \$25.00 per share (the "Common Stock Offering"). The aggregate gross proceeds of the Common Stock Offering were approximately \$34.5 million before deducting underwriting discounts and estimated offering expenses. The proceeds from the Common Stock Offering will qualify as tangible common equity and Tier 1 common equity. ChoiceOne intends to use the net proceeds of the Common Stock Offering for general corporate purposes including supplementing regulatory capital ratios and in conjunction with its announced merger with Fentura Financial, Inc. On July 25, 2024, ChoiceOne and Fentura Financial, Inc. (the "Fentura"), the parent company of The State Bank, announced the signing of a definitive merger agreement (the "Merger Agreement") pursuant to which ChoiceOne and Fentura will merge in an all-stock transaction. The agreement was unanimously approved by the boards of directors of both companies. Under the terms of the merger, the agreement, each share of Fentura common stock outstanding immediately prior to completion of the merger will be converted into the right to receive 1.35 shares of ChoiceOne common stock. Once completed, the combination will create the third largest publicly traded bank in Michigan with approximately \$4.3 billion in consolidated total assets and 56 offices in Western, Central and Southeastern Michigan. The proposed transaction is expected to close in the first quarter of 2025, subject to the satisfaction of customary closing conditions, including receipt of approval from Fentura and ChoiceOne shareholders and receipt of all necessary regulatory approvals. RESULTS OF OPERATIONS ChoiceOne reported net income of \$7,348,000 and \$19,568,000 for the three and nine months ended September 30, 2024, compared to \$5,122,000 and \$15,968,000 for the same periods in 2023, representing growth of 43.5% and 22.5%, respectively. Net income adjusted for merger related expenses net of tax was \$7,981,000 and \$20,201,000 for the three and nine months ended September 30, 2024. Diluted earnings per share were \$0.85 and \$2.46 in the three and nine months ended September 30, 2024, compared to \$0.68 and \$2.12 per share in the same periods in the prior year. Earnings per share was negatively impacted by the sale of 1,380,000 shares of common stock in the Common Stock Offering. Three Months Ended Nine Months Ended September 30, 2024 September 30, 2023 (In Thousands, Except Per Share Data) Net income \$ 7,348 \$ 5,122 \$ 19,568 \$ 15,968 Merger related expenses net of tax \$ 633 \$ - \$ 633 \$ - Adjusted net income (Non-GAAP) \$ 7,981 \$ 5,122 \$ 20,201 \$ 15,968 Weighted average number of shares \$ 8,567,548 \$ 7,537,996 \$ 7,898,938 \$ 7,528,887 Diluted average shares outstanding \$ 8,615,500 \$ 7,568,034 \$ 7,944,143 \$ 7,562,160 Adjusted basic earnings per share (Non-GAAP) \$ 0.94 \$ 0.68 \$ 2.56 \$ 2.12 Adjusted diluted earnings per share (Non-GAAP) \$ 0.85 \$ 0.68 \$ 2.54 \$ 2.12 As of September 30, 2024, total assets were \$2.7 billion, an increase of \$149.3 million compared to December 31, 2023. The growth is primarily attributed to an increase in core loans of \$74.2 million and loans to other financial institutions of \$19.1 million and an increase in cash and due from banks of \$90.5 million compared to December 31, 2023. This growth was partially offset by a \$33.1 million reduction in securities during the same time period. ChoiceOne has actively managed its balance sheet to support organic loan growth, strategically shifting from lower-yielding assets to higher-yielding loans. This is reflected in the loan growth observed during the nine months ended September 30, 2024. Deposits, excluding brokered deposits, increased \$102.1 million or an annualized 19.5% in the third quarter of 2024 and \$103.0 million or 4.9% compared to December 31, 2023. The increase in deposits in the third quarter was driven by public funds including schools and townships which historically increase in the third quarter of each year due to the timing of tax collection. The increase in deposits compared to December 31, 2023 is a combination of new business and recapture of deposit losses from the prior year. ChoiceOne continues to be proactive in managing its liquidity position by using brokered deposits, the Bank Term Funding Program (the "BTFP"), and FHLB advances to ensure ample liquidity. At September 30, 2024, total available borrowing capacity secured by pledged assets was \$780.6 million. ChoiceOne can increase its capacity by utilizing unsecured federal fund lines and pledging additional assets, if necessary. Uninsured deposits totaled \$863.3 million or 39.1% of deposits at September 30, 2024. ChoiceOne's cost of deposits to average total deposits has declined since peaking in the first quarter of 2024 due to positive cash flow from pay-fixed interest rate swaps, hedged against deposits, decreasing deposit expenses. In addition, the Federal Reserve decreased the federal funds rate by 50 basis points in September 2024 and signaled potential further rate drops in the future. The cost of deposits to average total deposits has increased slightly to an annualized 1.53% in the third quarter of 2024 compared to an annualized 1.36% in the third quarter of 2023. Due to hedge instruments we have in place, our balance sheet is asset sensitive. If rates decline, we expect to see slight declines in deposit costs; however these declines will be muted by the decrease in cash flows from pay-fixed interest rate swaps collected. Interest expense on borrowings for the three and nine months ended September 30, 2024 increased \$239,000 and \$3.4 million, respectively, compared to the same periods in the prior year, due to increases in borrowing amounts and interest rates. Borrowings include \$170 million from the BTFP and \$40 million of FHLB borrowings at a weighted average fixed rate of 4.7%, with the earliest maturity in January 2025. Total cost of funds increased to an annualized 1.87% in the third quarter of 2024 compared to an annualized 1.70% in the third quarter of 2023. The annualized return on average assets and annualized return on average shareholders' equity were 1.09% and 12.36%, respectively, for the third quarter of 2024, compared to an annualized 0.80% and an annualized 11.31%, respectively, for the same period in 2023. The annualized return on average assets and annualized return on average shareholders' equity were 0.98% and 12.00%, respectively, for the first nine months of 2024, compared to 0.87% and 12.26%, respectively, for the same period in 2023. Dividends Cash dividends of \$2.4 million or \$0.27 per share were declared in the third quarter of 2024, compared to \$2.0 million or \$0.26 per share in the third quarter of 2023. Cash dividends declared in the first nine months of 2024 were \$6.5 million or \$0.81 per share, compared to \$5.9 million or \$0.78 per share in the same period during the prior year. The cash dividend payout percentage was 33.2% for the first nine months of 2024, compared to 36.8% in the same period in the prior year. Interest Income and Expense Tables 1 and 2 on the following pages provide information regarding interest income and expense for the three and nine months ended September 30, 2024 and 2023. Table 1 documents ChoiceOne's average balances and interest income and expense, as well as the average rates earned or paid on assets and liabilities. Table 2 documents the effect on interest income and expense of changes in volume (average balance) and interest rates. These tables are referred to in the discussion of interest income, interest expense and net interest income. Table 1 Average Balances and Tax-Equivalent Interest Rates Three Months Ended September 30, 2024 2023 (Dollars in thousands) Average Balance Average Interest Rate Average Balance Average Interest Rate Assets: Loans (1)(3)(4)(5) \$ 1,460,033 \$ 23.26% \$ 1,278,421 \$ 17.79% Taxable securities (2) \$ 681,578 \$ 5.56% \$ 5,563 \$ 3.25% Nontaxable securities (1) \$ 289,335 \$ 1.77% \$ 294,498 \$ 1.79% Other \$ 108,019 \$ 1.47% \$ 1,473 \$ 5.43% Interest-earning assets \$ 2,358,965 \$ 32.07% \$ 2,442,910 \$ 26.68% Noninterest-earning assets \$ 146,225 \$ 125.33% \$ 2,685,190 \$ 2,568,240 Liabilities and Shareholders' Equity: Interest-bearing demand deposits \$ 916,459 \$ 3.11% \$ 856,485 \$ 1.34% Savings deposits \$ 329,613 \$ 728 \$ 0.88 \$ 357,687 \$ 462 \$ 0.51 Certificates of deposit \$ 388,183 \$ 429.6 \$ 440 \$ 336,419 \$ 3,308 \$ 3.90 Brokered deposit \$ 17,227 \$ 227 \$ 5.25 \$ 44,868 \$ 582 \$ 5.15 Borrowings \$ 210,000 \$ 2,508 \$ 4.75 \$ 181,739 \$ 2,171 \$ 4.74 Subordinated debentures \$ 35,658 \$ 413 \$ 4.61 \$ 35,413 \$ 413 \$ 4.62 Other \$ 11,756 \$ 159 \$ 5.37 \$ 20,480 \$ 257 \$ 4.97 Interest-bearing liabilities \$ 1,908,896 \$ 11,442 \$ 2.38 \$ 1,833,091 \$ 10,078 \$ 2.18 Demand deposits \$ 519,511 \$ 540,497 Other noninterest-bearing liabilities \$ 18,908 \$ 13,433 Total liabilities and shareholders' equity \$ 2,447,315 \$ 2,387,021 Shareholders' equity \$ 237,875 \$ 181,219 Total liabilities and shareholders' equity \$ 2,685,190 \$ 2,568,240 Net interest income (tax-equivalent basis) (Non-GAAP) (1) \$ 20,631 \$ 16,609 Net interest margin (tax-equivalent basis) (Non-GAAP) (1) \$ 2.70 % \$ 2.70 % Reconciliation to Reported Net Interest Income \$ 20,631 \$ 16,609 Adjustment for taxable equivalent interest (383) \$ 20,631 \$ 16,609 Net interest income (GAAP) \$ 20,248 \$ 16,226 Net interest margin (GAAP) \$ 3.17 % \$ 2.64 % (1) Adjusted to a fully tax-equivalent basis to facilitate comparison to the taxable interest-earning assets. The adjustment uses an incremental tax rate of 21%. The presentation of these measures on a tax-equivalent basis is not in accordance with GAAP, but is customary in the banking industry. These non-GAAP measures ensure comparability with respect to both taxable and tax-exempt loans and securities. (2) Taxable securities include dividend income from Federal Home Loan Bank and Federal Reserve Bank stock. (3) Loans include both loans to other financial institutions and loans held for sale. (4) Non-accruing loan balances are included in the balances of average loans. Non-accruing loan average balances were \$2.1 million and \$1.9 million in the third quarter of 2024 and 2023, respectively. (5) Interest on loans included net origination fees and accretion income. Accretion income was \$275,000 and \$362,000 in the third quarter of 2024 and 2023, respectively. Nine Months Ended September 30, 2024 2023 (Dollars in thousands) Average Balance Average Interest Rate Assets: Loans (1)(3)(4)(5) \$ 1,436,277 \$ 66,051 \$ 6,144 \$ 1,233,463 \$ 48,655 \$ 5.26 % Taxable securities (2) \$ 695,984 \$ 16,382 \$ 3.14 \$ 753,490 \$ 15,637 \$ 2.77 % Nontaxable securities (1) \$ 290,404 \$ 5,347 \$ 2.46 \$ 296,453 \$ 5,372 \$ 2.42 % Other \$ 84,209 \$ 3,451 \$ 5.47 \$ 63

change in each. ⁽²⁾Interest on nontaxable investment securities and loans has been adjusted to a fully tax-equivalent basis using an incremental tax rate of 21%. ¹ ² ³ ⁴ ⁵ ⁶ ⁷ ⁸ ⁹ ¹⁰ ¹¹ ¹² ¹³ ¹⁴ ¹⁵ ¹⁶ ¹⁷ ¹⁸ ¹⁹ ²⁰ ²¹ ²² ²³ ²⁴ ²⁵ ²⁶ ²⁷ ²⁸ ²⁹ ³⁰ ³¹ ³² ³³ ³⁴ ³⁵ ³⁶ ³⁷ ³⁸ ³⁹ ⁴⁰ ⁴¹ ⁴² ⁴³ ⁴⁴ ⁴⁵ ⁴⁶ ⁴⁷ ⁴⁸ ⁴⁹ ⁵⁰ ⁵¹ ⁵² ⁵³ ⁵⁴ ⁵⁵ ⁵⁶ ⁵⁷ ⁵⁸ ⁵⁹ ⁶⁰ ⁶¹ ⁶² ⁶³ ⁶⁴ ⁶⁵ ⁶⁶ ⁶⁷ ⁶⁸ ⁶⁹ ⁷⁰ ⁷¹ ⁷² ⁷³ ⁷⁴ ⁷⁵ ⁷⁶ ⁷⁷ ⁷⁸ ⁷⁹ ⁸⁰ ⁸¹ ⁸² ⁸³ ⁸⁴ ⁸⁵ ⁸⁶ ⁸⁷ ⁸⁸ ⁸⁹ ⁹⁰ ⁹¹ ⁹² ⁹³ ⁹⁴ ⁹⁵ ⁹⁶ ⁹⁷ ⁹⁸ ⁹⁹ ¹⁰⁰ ¹⁰¹ ¹⁰² ¹⁰³ ¹⁰⁴ ¹⁰⁵ ¹⁰⁶ ¹⁰⁷ ¹⁰⁸ ¹⁰⁹ ¹¹⁰ ¹¹¹ ¹¹² ¹¹³ ¹¹⁴ ¹¹⁵ ¹¹⁶ ¹¹⁷ ¹¹⁸ ¹¹⁹ ¹²⁰ ¹²¹ ¹²² ¹²³ ¹²⁴ ¹²⁵ ¹²⁶ ¹²⁷ ¹²⁸ ¹²⁹ ¹³⁰ ¹³¹ ¹³² ¹³³ ¹³⁴ ¹³⁵ ¹³⁶ ¹³⁷ ¹³⁸ ¹³⁹ ¹⁴⁰ ¹⁴¹ ¹⁴² ¹⁴³ ¹⁴⁴ ¹⁴⁵ ¹⁴⁶ ¹⁴⁷ ¹⁴⁸ ¹⁴⁹ ¹⁵⁰ ¹⁵¹ ¹⁵² ¹⁵³ ¹⁵⁴ ¹⁵⁵ ¹⁵⁶ ¹⁵⁷ ¹⁵⁸ ¹⁵⁹ ¹⁶⁰ ¹⁶¹ ¹⁶² ¹⁶³ ¹⁶⁴ ¹⁶⁵ ¹⁶⁶ ¹⁶⁷ ¹⁶⁸ ¹⁶⁹ ¹⁷⁰ ¹⁷¹ ¹⁷² ¹⁷³ ¹⁷⁴ ¹⁷⁵ ¹⁷⁶ ¹⁷⁷ ¹⁷⁸ ¹⁷⁹ ¹⁸⁰ ¹⁸¹ ¹⁸² ¹⁸³ ¹⁸⁴ ¹⁸⁵ ¹⁸⁶ ¹⁸⁷ ¹⁸⁸ ¹⁸⁹ ¹⁹⁰ ¹⁹¹ ¹⁹² ¹⁹³ ¹⁹⁴ ¹⁹⁵ ¹⁹⁶ ¹⁹⁷ ¹⁹⁸ ¹⁹⁹ ²⁰⁰ ²⁰¹ ²⁰² ²⁰³ ²⁰⁴ ²⁰⁵ ²⁰⁶ ²⁰⁷ ²⁰⁸ ²⁰⁹ ²¹⁰ ²¹¹ ²¹² ²¹³ ²¹⁴ ²¹⁵ ²¹⁶ ²¹⁷ ²¹⁸ ²¹⁹ ²²⁰ ²²¹ ²²² ²²³ ²²⁴ ²²⁵ ²²⁶ ²²⁷ ²²⁸ ²²⁹ ²³⁰ ²³¹ ²³² ²³³ ²³⁴ ²³⁵ ²³⁶ 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investments increase in value as long-term interest rates rise, which offsets the reduction in equity due to unrealized losses on securities available for sale. Included in the total is \$200.0 million of forward starting pay-fixed, receive floating interest rate swaps used to hedge interest bearing liabilities. These forward starting swaps pay a fixed coupon of 2.75% while receiving SOFR. Settlements from these swaps amounted to \$1.3 million for the third quarter of 2024 and were a contributing factor to the increase in net interest margin during the third quarter of 2024. Fully tax equivalent net interest margin excluding the swaps was 39 basis points lower than tax equivalent net interest margin reported for the third quarter of 2024. In addition to the pay-fixed interest rate swaps, ChoiceOne also employs back-to-back swaps on commercial loans, with the impact reflected in interest income. On January 1, 2023, ChoiceOne adopted ASU 2016-13 CECL which caused an increase in the ACL of \$7.2 million and booked a liability for expected credit losses on unfunded loans and other commitments of \$3.3 million. The increase in the ACL and the cost of the liability resulted in a decrease in the retained earnings account on our Consolidated Balance Sheet equal to the after-tax impact, with the tax impact portion being recorded in deferred taxes in our Consolidated balance Sheet in accordance with FASB guidance. This reduction in retained earnings was offset by first quarter 2023 earnings and recovery of accumulated other comprehensive loss.

53 Regulatory Capital Requirements Following is information regarding compliance of ChoiceOne and ChoiceOne Bank with regulatory capital requirements:

	Minimum Required	Actual	Adequacy Purposes	Action Regulations	Amount	Ratio	Amount
Under	Capital Prompt Corrective	(Dollars in thousands)			Amount	Ratio	Amount
Ratio	Amount	Ratio	September 30, 2024		Amount	Ratio	Amount
Total capital (to risk weighted assets)	\$282,672	%	\$151,003	%	N/A	%	N/A
Tier 1 capital (to risk weighted assets)	\$236,496	%	\$125.4	%	113,252	%	6.0
ChoiceOne Bank	\$236,496	%	\$105,102	%	\$4.0	%	N/A
Total capital (to risk weighted assets)	\$246,322	%	\$150,889	%	\$188,611	%	\$10.0
Tier 1 capital (to risk weighted assets)	\$232,370	%	\$8.9	%	\$105,023	%	\$4.0
ChoiceOne Financial Services Inc.	\$232,370	%	\$131,279	%	\$5.0	%	\$13,166
Tier 1 capital (to average assets)	\$232,370	%	\$144,441	%	\$8.0	%	N/A
Tier 1 capital (to risk weighted assets)	\$233,840	%	\$189,912	%	\$10.5	%	\$108,331
ChoiceOne Bank	\$233,840	%	\$101,337	%	\$4.0	%	N/A
Total capital (to risk weighted assets)	\$224,095	%	\$144,274	%	\$180,342	%	\$10.0
Tier 1 capital (to risk weighted assets)	\$212,283	%	\$11.8	%	\$81,154	%	\$117,223
Tier 1 capital (to risk weighted assets)	\$212,283	%	\$8.4	%	\$101,244	%	\$4.0
Management reviews the capital levels of ChoiceOne and ChoiceOne Bank on a regular basis. The Board of Directors and management believe that the capital levels as of September 30, 2024 are adequate for the foreseeable future. The Board of Directors' determination of appropriate cash dividends for future periods will be based on, among other things, market conditions and ChoiceOne's requirements for cash and capital. 54 Liquidity Net cash provided by operating activities was \$25.0 million for the nine months ended September 30, 2024 compared to \$57.3 million in the same period in 2023. The change was due to the change in proceeds from loan sales and other liabilities, partially offset by other assets in the nine months ended September 30, 2024 compared to the same period in 2023. Net cash used in investing activities was \$56.3 million for the nine months ended September 30, 2024 compared to \$96.1 million used in the same period in 2023. The change was due to a decrease in net loan originations that led to cash used of \$94.1 million in the first nine months of 2024 compared to \$120.3 million used in the same period during the prior year. Net maturities, payments and calls of available for sale and held to maturity securities was \$41.8 million for the nine months ended September 30, 2024 compared to \$32.2 million in the same period in 2023. Net cash provided by financing activities was \$122.2 million for the nine months ended September 30, 2024, compared to \$139.5 million in the same period in the prior year. ChoiceOne had \$86.2 million in deposit growth in the first nine months of 2024 compared to a decrease of \$15.2 million in the same period in 2023. ChoiceOne also increased borrowing by \$10.0 million in the first nine months of 2024 compared to an increase of \$130.0 million in the same period during the prior year. ChoiceOne's market risk exposure occurs in the form of interest rate risk and liquidity risk. ChoiceOne's business is transacted in U.S. dollars with no foreign exchange risk exposure. Agricultural loans comprise a relatively small portion of ChoiceOne's total assets. Management believes that ChoiceOne's exposure to changes in commodity prices is insignificant. Liquidity risk deals with ChoiceOne's ability to meet its cash flow requirements. These requirements include depositors desiring to withdraw funds and borrowers seeking credit. Longer-term liquidity needs may be met through core deposit growth, maturities of and cash flows from investment securities, normal loan repayments, advances from the FHLB and the Federal Reserve Bank, brokered certificates of deposit, and income retention. ChoiceOne had \$170.0 million in outstanding borrowings from the BTFP as of September 30, 2024. ChoiceOne had \$40.0 million in outstanding borrowings at the FHLB as of September 30, 2024. The acceptance of brokered certificates of deposit is not limited as long as the Bank is categorized as "well capitalized" under regulatory guidelines. At September 30, 2024, total available borrowing capacity from the FHLB and the Federal Reserve Bank was \$780.6 million. ChoiceOne continues to review its liquidity management and has taken steps in an effort to ensure adequacy. These steps include limiting bond purchases in the first nine months of 2024, pledging securities to FHLB and the Federal Reserve Bank in order to increase borrowing capacity and using alternative funding sources such as brokered deposits. Item 4. Controls and Procedures. An evaluation was performed under the supervision and with the participation of ChoiceOne's management, including the Chief Executive Officer and Chief Financial Officer, of the effectiveness of the design and operation of ChoiceOne's disclosure controls and procedures as of September 30, 2024. Based on and as of the time of that evaluation, ChoiceOne's management, including the Chief Executive Officer and Chief Financial Officer, concluded that ChoiceOne's disclosure controls and procedures were effective as of the end of the period covered by this report to ensure that material information required to be disclosed in the reports that ChoiceOne files or submits under the Securities Exchange Act of 1934 (the "Exchange Act") is recorded, processed, summarized and reported within the time periods specified by the Securities and Exchange Commission's rules and forms. Disclosure controls and procedures include, without limitation, controls and procedures designed to ensure that information required to be disclosed in the reports that ChoiceOne files or submits under the Exchange Act is accumulated and communicated to management, including ChoiceOne's principal executive and principal financial officers, as appropriate to allow for timely decisions regarding required disclosure. There was no change in ChoiceOne's internal control over financial reporting that occurred during the nine months ended September 30, 2024 that has materially affected, or that is reasonably likely to materially affect, ChoiceOne's internal control over financial reporting. 55 PART II. OTHER INFORMATION Item 1. Legal Proceedings. There are no material pending legal proceedings to which ChoiceOne or ChoiceOne Bank is a party or to which any of their properties are subject, except for proceedings that arose in the ordinary course of business. Item 1A. Risk Factors. Information concerning risk factors is contained in the discussion in Item 1A, "Risk Factors," in ChoiceOne's Annual Report on Form 10-K for the year ended December 31, 2023 and Item 1A, "Risk Factors," in ChoiceOne's Quarterly Report on Form 10-Q for the quarter ended June 30, 2024. Item 2. Unregistered Sales of Equity Securities and Use of Proceeds. There were no unregistered sales of equity securities in the third quarter of 2024. There were no issuer purchases of equity securities during the third quarter of 2024. Item 5. Other Information None. 56 Item 6. Exhibits The following exhibits are filed or incorporated by reference as part of this report: A ExhibitNumber Document 2.1 A Agreement and Plan of Merger by and between ChoiceOne Financial Services, Inc. and Futura Financial, Inc. dated July 25, 2024. Previously filed with the Commission on July 25, 2024 in ChoiceOne Financial Services, Inc.'s Current Report on Form 8-K, Exhibit 2.1. Here incorporated by reference. 3 Restated Articles of Incorporation of ChoiceOne Financial Services, Inc. Previously filed as an exhibit to ChoiceOne's Form 10-K Annual Report for the year ended December 31, 2022. Here incorporated by reference. 3.2 Bylaws of ChoiceOne as currently in effect and any amendments thereto. Previously filed as an exhibit to ChoiceOne's Form 8-K filed April 21, 2021. Here incorporated by reference. 4.1 Advances, Pledge and Security Agreement between ChoiceOne Bank and the Federal Home Loan Bank of Indianapolis. Previously filed as an exhibit to ChoiceOne Financial Services, Inc.'s Form 10-K Annual Report for the year ended December 31, 2013. Here incorporated by reference. 4.2 Form of 3.25% Fixed-to-Floating Rate Subordinated Note due September 3, 2031. Previously filed as an exhibit to ChoiceOne Financial Services, Inc.'s Form 8-K filed September 7, 2021. Here incorporated by reference. 4.3 Form of 3.25% Fixed-to-Floating Rate Global Subordinated Note due September 3, 2031. Previously filed as an exhibit to ChoiceOne Financial Services, Inc.'s Form 8-K filed September 7, 2021. Here incorporated by reference. 31.1 Certification of Chief Executive Officer 31.2 Certification of Chief Financial Officer 32.1 Certification pursuant to 18 U.S.C. § 1350. 101.INS Inline XBRL Instance Document 101.SCH Inline XBRL Taxonomy Extension Schema Document 101.CAL Inline XBRL Taxonomy Extension Calculation Linkbase Document 101.DEF Inline XBRL Taxonomy Extension Definition Linkbase Document 101.LAB Inline XBRL Taxonomy Extension Label Linkbase Document 101.PRE Inline XBRL Taxonomy Extension Presentation Linkbase Document 104 Cover Page Interactive Data File (formatted as Inline XBRL and contained in Exhibit 101) 57 A SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. CHOICEONE FINANCIAL SERVICES, INC. Date: November 8, 2024 /s/ Kelly J. Potes Kelly J. PotesChief Executive Officer(Pincipal Executive Officer) Date: November 8, 2024 /s/ Adam J. Greenland Adam J. GreenlandChief Financial Officer and Treasurer(Pincipal Financial and Accounting Officer) 58 EX-31.1 2 cofs-ex31_1.htm EX-31.1 EXHIBIT 31.1 CERTIFICATIONS I, Kelly J. Potes, certify that: 1.I have reviewed this quarterly report on Form 10-Q of ChoiceOne Financial Services, Inc.; 2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the Registrant as of, and for, the periods presented in this report; 4.The Registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the Registrant and have: a)Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the Registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b)Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c)Evaluated the effectiveness of the Registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d)Disclosed in this report any change in the Registrant's internal control over financial reporting that occurred during the Registrant's most recent fiscal quarter (the Registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the Registrant's internal control over financial reporting; and 5.The Registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the Registrant's auditors and the audit committee of the Registrant's board of directors (or persons performing the equivalent functions): a)All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the Registrant's ability to record, process, summarize and report financial information; and b)Any fraud, whether or not material, that involves management or other employees who have a significant role in the Registrant's internal control							

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Disclosure - Revenue From Contracts With Customers (Tables) link:presentationLink link:calculationLink link:definitionLink 995615 - Disclosure - Derivative and Hedging Activities (Tables) link:presentationLink link:calculationLink link:definitionLink 995625 - Disclosure - Borrowings (Tables) link:presentationLink link:calculationLink link:definitionLink 995635 - Disclosure - Summary of Significant Accounting Policies - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995645 - Disclosure - Securities - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995655 - Disclosure - Securities - Fair Value of Equity Securities and Related Gross Unrealized Gains (Losses) Recognized in Interest Income (Details) link:presentationLink link:calculationLink link:definitionLink 995665 - Disclosure - Securities - Fair Value of Debt Security, Available-for-sale and Held-to-maturity (Details) link:presentationLink link:calculationLink link:definitionLink 995675 - Disclosure - Securities - Securities with Unrealized Losses Aggregated by Investment Category and Time with Unrealized Loss Position (Details) link:presentationLink link:calculationLink link:definitionLink 995685 - Disclosure - Securities - Fair Value of Securities Available for Sale and The Related Unrealized Gains and Losses Recognized in Accumulated Comprehensive Income (Details) link:presentationLink link:calculationLink link:definitionLink 995695 - Disclosure - Securities - Schedule of Maturities of Securities (Details) link:presentationLink link:calculationLink link:definitionLink 995705 - Disclosure - Securities - Unrealized Gains and Losses on Equity Securities (Details) link:presentationLink link:calculationLink link:definitionLink 995715 - Disclosure - Loans and Allowance for Credit Losses - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995725 - Disclosure - Loans and Allowance for Credit Losses - Loans by Type as Percentage of Portfolio (Details) link:presentationLink link:calculationLink link:definitionLink 995735 - Disclosure - Loans and Allowance for Credit Losses - Allowance for Credit Losses and Balances in Loan Portfolio (Details) link:presentationLink link:calculationLink link:definitionLink 995745 - Disclosure - Loans and Allowance for Credit Losses - Schedule of Information Regarding Credit Exposure (Details) link:presentationLink link:calculationLink link:definitionLink 995755 - Disclosure - Loans and Allowance for Credit Losses - Schedule of Information Regarding Credit Exposure (Parenthetical) (Details) link:presentationLink link:calculationLink link:definitionLink 995765 - Disclosure - Loans and Allowance for Credit Losses - Summary of Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable (Details) link:presentationLink link:calculationLink link:definitionLink 995775 - Disclosure - Loans and Allowance for Credit Losses - Summary of Trouble Debt Restructurings (TDRs) (Details) link:presentationLink link:calculationLink link:definitionLink 995785 - Disclosure - Loans and Allowance for Credit Losses - Nonaccrual Loans by Loan Category (Details) link:presentationLink link:calculationLink link:definitionLink 995795 - Disclosure - Loans and Allowance for Credit Losses - Summary of Impaired Loans by Loan Category (Details) link:presentationLink link:calculationLink link:definitionLink 995805 - Disclosure - Loans and Allowance for Credit Losses - Aging Analysis of Loans by Loan Category (Details) link:presentationLink link:calculationLink link:definitionLink 995815 - Disclosure - Loans and Allowance for Credit Losses - Acquired Loan Portfolio and Acquisition Fair Value Adjustments (Details) link:presentationLink link:calculationLink link:definitionLink 995825 - Disclosure - Earnings Per Share - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995835 - Disclosure - Earnings Per Share - Schedule of Basic Earnings Per Share and Diluted Earnings Per Share (Details) link:presentationLink link:calculationLink link:definitionLink 995845 - Disclosure - Financial Instruments - Summary of Financial Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 995855 - Disclosure - Fair Value Measurements - Schedule of Assets and Liabilities Measured at Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 995865 - Disclosure - Fair Value Measurements - Changes in Level 3 Assets Measured at Fair Value on a Recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 995875 - Disclosure - Fair Value Measurements - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995885 - Disclosure - Fair Value Measurements - Assets Measured at Fair Value on a Non-recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 995895 - Disclosure - Revenue from Contracts with Customers - Schedule of Noninterest Income Separated by Revenue (Details) link:presentationLink link:calculationLink link:definitionLink 995905 - Disclosure - Derivative and Hedging Activities - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 995915 - Disclosure - Derivative and Hedging Activities - Schedule of Derivatives Instruments in Balance Sheet Location (Details) link:presentationLink link:calculationLink link:definitionLink 995925 - Disclosure - Derivative and Hedging Activities - Location and Amount of Gain (Loss) in Income on Fair Value and Cash Flow Hedging Relationships (Details) link:presentationLink link:calculationLink link:definitionLink 995935 - Disclosure - Derivatives and Hedging Activities - Schedule of Cumulative Basis Adjustments on Hedged Items Designated as Fair Value Hedges and Related Amortized Cost (Details) link:presentationLink link:calculationLink link:definitionLink 995945 - Disclosure - Derivatives and Hedging Activities - Schedule of the Notional and Fair Value of Derivative Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 995955 - Disclosure - Borrowings - Schedule of Federal Home Loan Bank Advances (Details) link:presentationLink link:calculationLink link:definitionLink 995965 - Disclosure - Borrowings - Schedule of Federal Home Loan Bank Advances (Parenthetical) (Details) link:presentationLink link:calculationLink link:definitionLink 995975 - Disclosure - Borrowings - Schedule of Bank Term Funding Program Advances (Details) link:presentationLink link:calculationLink link:definitionLink 995985 - Disclosure - Borrowings - Schedule of Bank Term Funding Program Advances (Parenthetical) (Details) link:presentationLink link:calculationLink link:definitionLink 995995 - Disclosure - Borrowings - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink Statement [Line Items] Average Recorded Investment Financing Receivable, Troubled Debt Restructuring [Line Items] Financing Receivable, Allowance for Credit Loss [Table Text Block] Allowance for Credit Losses and Balances in Loan Portfolio Noninterest income Plan Name [Domain] Financial Asset, 60 to 89 Days Past Due [Member] Collectively evaluated for impairment Financing Receivable, Collectively Evaluated for Credit Loss Securities: Derivatives, Fair Value [Line Items] Entity Address, Postal Zip Code Federal Home Loan Bank Stock and Federal Reserve Bank Stock Federal Home Loan Bank Stock and Federal Reserve Bank Stock, Total Net unrealized gain AOCI, Debt Securities, Available-for-Sale, Adjustment, after Tax Merger Related Expenses Business Combinations Policy [Policy Text Block] Less: reclassification adjustment for net (gain) loss for fair value hedge Other Comprehensive Income Loss Reclassification Adjustment From AOCI For Available For Sale Securities Fair Value Hedge Before Tax Other comprehensive income (loss), reclassification adjustment from aoci for available-for-sale securities, fair value hedge, before tax. Available-for-Sale Securities [Member] Debt Securities, Trading, and Equity Securities, FV-NI [Table Text Block] Schedule of Gross Unrealized Gains and (Losses) Fair Value, Recurring and Nonrecurring [Table] Entity Incorporation, State or Country Code Other comprehensive income: Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Interest Paid, Excluding Capitalized Interest, Operating Activities Cash paid for interest Common Stock Including Additional Paid in Capital [Member] Common Stock and Paid in Capital [Member] Proceeds from bank owned life insurance death benefits claim Proceeds from Life Insurance Policy Restricted stock units issued Stock Issued During Period, Value, Restricted Stock Award, Gross Fair Value Hierarchy and NAV [Axis] Financing receivable troubled loan modification amortized cost. Financing Receivable Troubled Loan Modification Amortized Cost Amortized Cost Basis Residential Real Estate [Member] Residential Real Estate [Member] Deferred Federal Income Tax Expense (Benefit) Deferred federal income tax (benefit)/expense Fair Value, Inputs, Level 2 [Member] Significant accounting policies. Significant Accounting Policies [Line Items] Fair Value Measurement [Domain] cofs_OciDebtSecuritiesTransferToHeldtomaturityFromAvailableforsaleAdjustmentFromAociForAmortizationOfNetUnrealizedGainLossBeforeTax Amount, before tax, of adjustment from accumulated other comprehensive income (loss) for amortization of gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) from transfer to investment in debt security measured at amortized cost (held-to-maturity). Amortization of net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity Recorded Investment with an allowance recorded Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield, Reclassifications from Nonaccrable Difference Transfer from non-accretable to accretable yield Long-Term Debt, Type [Domain] Cash Surrender Value of Life Insurance Cash value of life insurance policies Fair value, more than 12 months Debt securities, held-to-maturity, continuous unrealized loss position, twelve months or longer, fair value Debt securities, held-to-maturity, continuous unrealized loss position, twelve months or longer, fair value. Schedule of Cumulative Basis Adjustments on Hedged Items Designated as Fair Value Hedges and Related Amortized Cost Schedule of Net Investment Hedges, Statements of Financial Performance and Financial Position, Location [Table Text Block] Total Available for Sale Investments Investments, Total Net transfers into Level 3 Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Transfers Into Level 3 Amount excluded from effectiveness testing recognized in earnings based on amortization approach Derivative Instruments, Gain (Loss) Recognized in Income, Ineffective Portion and Amount Excluded from Effectiveness Testing, Net Derivative Instruments, Gain (Loss) Recognized in Income, Ineffective Portion and Amount Excluded from Effectiveness Testing, Net, Total Financing receivable, allowance for credit losses, individually evaluated for credit loss. Financing Receivable, Allowance for Credit Losses, Individually Evaluated for Credit Loss Individually evaluated for credit loss Interest rate swaps Interest Rate Swap [Member] Amortization of net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity, Income tax benefit (expense) The amount of tax from oci debt securities transfer to held to maturity from available for sale adjustment from aoci for amortization of net unrealized gain (loss) Amortization of net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity, Income tax benefit (expense) Product and Service [Axis] Adjustments to reconcile net income to net cash from operating activities: Adjustments, Noncash Items, to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Earnings on life insurance policies Shares repurchased (in shares) Stock Repurchased During Period, Shares Stock repurchased during period, shares (in shares) Net purchases, sales, calls, and maturities Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases, (Sales), Issuances, (Settlements) Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases, (Sales), Issuances, (Settlements), Total Financing Receivable Credit Quality Indicators [Table Text Block] Schedule of Information Regarding Credit Exposure Cumulative Effect, Period of Adoption [Domain] Less than 12 months, unrealized losses Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, Less than twelve Months, Accumulated Loss Debt securities, held-to-maturity, continuous unrealized loss position, less than twelve months, accumulated loss. Document Information [Table] Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Acquired During Period, Contractually Required Payments Receivable at Acquisition Loans acquired - contractual payments, Total Financing Receivable, Allowance for Credit Loss, Collectively Evaluated Collectively evaluated for credit loss Cash Dividend [Member] Represents the cash dividend. Derivative, Term of Contract (Year) Derivative, Term of Contract Revenue from Contract with Customer [Text Block] Revenue from Contracts with Customers Federal Reserve Bank Stock Federal Reserve Bank stock Recorded Investment Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Schedule of Available for Sale Securities with Unrealize Losses AA Or better, AA Or Better [Member] AA Or Better [Member] Financial Instrument Performance Status [Axis] Percentage of increase decrease of loans and leases receivable. Percentage of Increase Decrease of Loans and Leases Receivable Percentage of increase decrease of loans Entity Central Index Key Cash collateral pledged Cash Collateral Pledged Cash collateral pledged. Securities purchased Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases Net change in: Increase (Decrease) in Operating Capital [Abstract] US States and Political Subdivisions Debt Securities [Member] State and Municipal [Member] Equity Securities, FV-NI, Realized Gain (Loss) Equity Securities, FV-NI, Realized Gain (Loss), Total Less: Net gains and (losses) recognized during the period on securities sold Unrealized loss, more than 12 months Debt securities, held-to-maturity, continuous unrealized loss position, twelve months or longer, accumulated loss Debt securities, held-to-maturity, continuous unrealized loss position, twelve months or longer, accumulated loss. Internal Credit Assessment [Axis] Other Assets Other Assets, Total Other assets Individually evaluated for impairment Financing Receivable, Individually Evaluated for Credit Loss Financing Receivable, Past Due [Table Text Block] Aging Analysis of Loans by Loan Category Debt Securities, Held-to-Maturity, Amortized Cost, before Allowance for Credit Loss Debt Securities, Held-to-Maturity, Amortized Cost, before Allowance for Credit Loss, Total Amortized cost, held to maturity Income Statement [Abstract] Financing Receivables [Text Block] Loans and Allowance for Credit Losses Entity Address, State or Province Effect of employee stock purchases Income before income tax Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Income before income tax Financing receivable originated writeoffs five or more years before latest fiscal year. Financing Receivable Originated Writeoffs Five or More Years Before Latest Fiscal Year Current year-to-date gross write-offs, Prior Financing Receivable Originated Writeoffs Five or More Years Before Latest Fiscal Year, Total Financing Receivable Originated Writeoffs Five or More Years Before Latest Fiscal Year, Total Gross Unrealized Losses Equity Securities, FV-NI, Unrealized Loss Portion at Fair Value Measurement [Member] Portion at Fair Value Measurement [Member] [Default] Accounting Standards Update [Extensible Enumeration] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Maturity 30 to 90 Days [Member] 30-89 days [Member] Financing Receivable Individually Evaluated For Credit Loss. Financing Receivable Individually Evaluated For Credit Loss Individually evaluated for credit loss Debt Securities, Available-for-Sale, Unrealized Loss Position Total, fair value Total, fair value Pay Fixed Swap Agreement [Member] Pay Fixed Swap Agreement. Bank Term Funding Program Maturity of January 2025 [Member] Bank Term Funding Program Maturity Of January 2025 [Member] Bank Term Funding Program maturity of january 2025. Federal Home Loan Bank Advances Maturing December 2026 [Member] Federal Home Loan Bank Advances Maturing December 2026 [Member] Federal Home Loan Bank Advances Maturing December 2026. Investments Classified by Contractual Maturity Date [Table Text Block] Schedule of Maturities of Securities Reclassified From Available-for-sale Securities [Member] Represents reclassified from available for sale securities. Interest Income Recognized with an allowance recorded Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield, Additions Merger with County Bank Corp. on October 1, 2019 Interest income Cover [Abstract] Special Mention [Member] Notes To Financial Statements [Abstract] Notes To Financial Statements Abstract Basic earnings per common shares (in dollars per share) Basic earnings per share (Note 4) Basic earnings per common shares Gross unrealized gains, available for sale Gross unrealized gains, available for sale Average Recorded Investment with no related allowance recorded Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Other Liabilities Other Liabilities, Total Other liabilities Derivative Instruments and Hedging Activities Disclosure [Text Block] Derivative and Hedging Activities Financing Receivable, Nonaccrual, No Allowance Nonaccrual loans with no ACL Nonaccrual loans Total nonaccrual loans Financing receivable term extension and principal forgiveness. Financing Receivable Term Extension And Principal Forgiveness Combination: Term extension and principal forgiveness Unrated. Unrated [Member] Less: reclassification adjustment for net (gain) loss included in net income Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, before Tax Customer service charges The amount of revenue from customer services charges and fees. Retained Earnings (Accumulated Deficit) Retained Earnings (Accumulated Deficit), Total Retained earnings Fair Value, Nonrecurring [Member] Plan Name [Axis] Borrowings Federal Home Loan Bank Borrowings, Fair Value Disclosure Supplemental disclosures of cash flow information: Supplemental Cash Flow Elements [Abstract] Average Recorded Investment with an allowance recorded Nonaccrual financing receivable. Nonaccrual Financing Receivable [Member] Plan [Member] Scenario, Plan [Member] Debt securities percent. Debt Securities Percent Debt Securities, Percent Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Other Product and Service [Domain] Accumulated Other Comprehensive Income (Loss), Net of Tax Accumulated Other Comprehensive Income (Loss), Net of Tax, Total Accumulated other comprehensive loss, net Fair value Fair Value Derivative, Fair Value, Net Derivative, Fair Value, Net, Total Debt Instrument [Line Items] Financing Receivable, Prior year Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year Property, Plant and Equipment, Net Property, Plant and Equipment, Net, Total Premises and equipment, net Interest Income Recognized with

no related allowance recorded Cash flows from operating activities: Net Cash Provided by (Used in) Operating Activities [Abstract] Fair Value, Recurring [Member] Proceeds from sales of other real estate owned Proceeds from Sale of Real Estate Not designated as hedges Not Designated as Hedging Instrument [Member] Stock Options [Member] Troubled loan modification on financing receivables. Troubled Loan Modification On Financing Receivables [Table Text Block] Summary of Troubled Loan Modification (TLMs) Financing Receivable, Nonaccrual [Line Items] Amortized cost basis loans modified to borrowers experiencing on financing receivable. Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable [Table Text Block] Summary of Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable Statement of Cash Flows [Abstract] Federal Home Loan Bank, Advance, Branch of FHLBank [Table] Antidilutive Securities, Name [Domain] Financial Asset, Aging [Domain] Accretable yield Certain Loans Acquired in Transfer, Accretable Yield Accounts, Notes, Loans and Financing Receivable [Line Items] Collateral Dependent Loans Fair Value Disclosure Collateral Dependent Loans Fair Value Disclosure Collateral Dependent Loans Entity [Domain] Total amounts of income and expense line items presented in the consolidated statements of income in which the effects of fair value or cash flow hedges are recorded Derivative, Gain (Loss) on Derivative, Net Derivative, Gain (Loss) on Derivative, Net, Total Investment in Equity Method and Joint Ventures [Policy Text Block] Investment in Equity Method and Joint Ventures [Policy Text Block] Investment in Equity Method and Joint Ventures Equity Components [Axis] Ending balance Beginning balance Allowance for credit losses (Note 3) Financing Receivable, Allowance for Credit Loss Allowance for credit loss Entity Address, Address Line One Supplies and postage Supplies and Postage Expense, Total Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Schedule of Basic Earnings Per Share and Diluted Earnings Per Share Hedging Designation [Domain] Borrowings cofs. Borrowings Represents information related to borrowings. Purchases of securities held to maturity Payments to Acquire Held-to-Maturity Securities Line of credit facility, maximum borrowing capacity Line of Credit Facility, Maximum Borrowing Capacity Total advances outstanding at year-end Advance From Bank Term Funding Program Advance from Bank Term Funding Program US Treasury and Government [Member] U.S. Government and Federal Agency [Member] Hedging Relationship [Axis] Federal reserve bank , general debt obligations, disclosures, collateral pledged Federal Reserve Bank , General Debt Obligations, Disclosures, Collateral Pledged Federal Reserve Bank , general debt obligations, disclosures, collateral pledged. Increase (Decrease) in Deposits Increase (Decrease) in Deposits, Total Net change in deposits Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Securities A rated. A Rated [Member] A Rated [Member] Amendment Flag Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after One through Five Years Held to Maturity Securities maturing within 1 Year - 5 Years Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] County Bank Corp ("County") [Member] Represents information related to County Bank Corp ("County"). Interest Rate Derivative Contracts Interest Rate Contract [Member] Note 7 - Revenue from Contracts with Customers - Revenue from Contracts with Customers (Details) Statement-Statement-Note-7-Revenue-From-Contracts-With-Customers-Revenue-From-Contracts-With-Customers-Details Corporate Debt Securities [Member] Corporate [Member] External Credit Rating by Grouping [Axis] Total interest income Interest and Dividend Income, Operating Sales price per share (in dollars per share) Sale of Stock, Price Per Share Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate [Member] Receivables [Abstract] Net income Net income Stock options exercised and issued (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercises in Period Variable Rate [Domain] Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] Interest Expense [Member] Percentage of allowance for credit losses. Percentage of Allowance for Credit Losses Percentage of allowance for credit losses Salaries and benefits Equity Component [Domain] Statistical Measurement [Domain] Financing Receivable, Two year prior Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year Agricultural and Residential Real Estate [Member] Information related to agricultural and residential real estate loans. Agricultural and Residential Real Estate [Member] Performing Financial Instruments [Member] Financing Receivable, Allowance for Credit Loss, Writeoff, Total Charge-offs Financing Receivable, Allowance for Credit Loss, Writeoff Cash and Due from Banks Cash and Due from Banks, Total Cash and due from banks Beginning balance Ending balance Loans and Leases Receivable, Allowance for loan losses (Note 3) Allowance for credit losses (Note 3) Tax exempt Debt Instrument, Variable Interest Rate, Type [Extensible Enumeration] Financing Receivable Portfolio Segment [Domain] Interest Income [Member] Merger-related expenses Payments for Merger Related Costs Interchange Income [Member] Represents information related to interchange income. Internal Credit Assessment [Domain] Debt Securities, Held-to-Maturity, Fair Value Fair value, held to maturity Debt securities held-to-maturity fair value Fair value, held to maturity Current year-to-date gross write-offs, Current year Financing receivable originated writeoffs in current fiscal year. Financing Receivable Originated Writeoffs in Current Fiscal Year Common stock and paid-in capital, no par value; shares authorized: 15,000,000; shares outstanding: 8,959,664 at September 30, 2024 and 7,548,217 at December 31, 2023 Common Stocks, Including Additional Paid in Capital Federal Home Loan Bank Advances Maturing January 2026 [Member] Federal Home Loan Bank Advances Maturing January 2026 [Member] Federal Home Loan Bank Advances maturing january 2026. Federal Home Loan Bank Advances [Member] Federal Home Loan Bank Advances [Member] Note To Financial Statement Details Textual Note To Financial Statement Details Textual Stock Issued During Period, Shares, Employee Stock Purchase Plans Effect of employee stock purchases (in shares) Financing Receivable, Past Due [Table] Federal Home Loan Bank Stock Federal Home Loan Bank stock Debt Securities, Trading, and Equity Securities, FV-NI [Table] Other comprehensive income (loss) Other comprehensive income (loss), net of tax Cumulative Effect, Period of Adoption, Adjustment [Member] Cumulative Effect of Change in Accounting Principle [Member] Bank Term Funding Program Maturity Of May 2024 [Member] Bank Term Funding Program Maturity Of May 2024 [Member] Bank Term Funding Program Maturity of May 2024 Comprehensive income (loss) Comprehensive Income (Loss), Net of Tax, Attributable to Parent Balance (in shares) Balance (in shares) Common Stock, Shares, Outstanding Common stock, outstanding (in shares) Accrued interest payable Fair value portion of accrued interest payable. Net interest income Interest Income (Expense), Operating Fair value Debt Securities, Held-to-Maturity securities, Unrealized Loss Position, Fair Value Debt securities, held-to-maturity securities, unrealized loss position, fair value. Purchases of securities available for sale Payments to Acquire Debt Securities, Available-for-Sale Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Maturities, prepayments and calls of securities available for sale Other Charges and Fees for Customer Services [Member] Represents information related to other charges and fees for customer services. Eurodollar [Member] Insurance and investment commissions 1 Year - 5 Years Fair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in rolling second through fifth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. 1 Year - 5 Years Antidilutive Securities [Axis] Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years Held to Maturity Securities maturing within 5 Years -10 Years Allowance for credit loss Provision Expense on Securities Provision expense on securities. Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Beginning Balance Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Ending Balance Loans held for sale Common stock offering Stock Issued During Period Value Common Stock Offering Stock issued during period value common stock offering. Loans held for sale Loan, Held-for-Sale, Fair Value Disclosure Entity Interactive Data Current Number of loans Financing Receivable, Modifications, Number of Contracts Federal home loan bank, advances, general debt obligations, amount of available, unused funds Federal Home Loan Bank, Advances, General Debt Obligations, Amount of Available, Unused Funds Bank Term Funding Program Maturity Of December 2024 [Member] Bank Term Funding Program Maturity Of December 2024 [Member] Bank Term Funding Program Maturity of December 2024. Derivative [Table] Accounting Standards Update [Domain] Document Quarterly Report Statement of Financial Position Location, Balance [Axis] Interest rate Federal Home Loan Bank, Advance, Branch of FHLBank, Interest Rate Statistical Measurement [Axis] Stockholders' Equity, Policy [Policy Text Block] Stock Transactions Retail Loans [Member] Retail Loans [Member] Retail loans. Earnings on bank-owned life insurance cofs. BankOwnedLifeInsuranceIncomeOperatingActivities The amount of bank owned life insurance income classified as operating activities. Fair Value Measurements, Nonrecurring [Table Text Block] Schedule of Assets Measured at Fair Value on a Non-recurring Basis Provision for (reversal of) credit losses on unfunded commitments Provision for credit losses on unfunded commitments. Provision For Credit Losses On Unfunded Commitments Disaggregation of Revenue [Table Text Block] Schedule of Noninterest Income Separated by Revenue Amortization Amortization Amortization, Total Maturity Greater than 90 Days [Member] Greater than 90 days [Member] Proceeds from redemption of Federal Home Loan Bank stock Proceeds from Sale of Federal Home Loan Bank Stock Balance Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value The 3.4015 percent pay fixed swap agreement. The 3.4015 Percent Pay Fixed Swap Agreement [Member] Interest Income (Expense), after Provision for Loan Loss Net interest income after provision Derivative [Line Items] Less: amortization of net unrealized (gains) losses included in net income, Income tax benefit (expense) Amortization of net unrealized (gains) losses included in net income, Income tax benefit (expense) The amount of tax on other comprehensive income (loss) cash flow hedge amortization of net unrealized (gains) losses included in net income, Income tax benefit (expense) The amount of tax on other comprehensive income (loss) reclassification. Real Estate Owned, Transfer to Real Estate Owned Loans transferred to other real estate owned Consumer Loans [Member] Consumer Loans [Member] Consumer Loans. Measurement Basis [Axis] Statement of Income Location, Balance [Axis] Financing Receivable, Revolving, Converted to Term Loan Term Loans Total Term Loans Total Consolidated total assets Total assets Assets Bank Term Funding Program Advances [Member] Bank Term Funding Program Advances [Member] Bank Term Funding Program Advances. Schedule of Long-Term Debt Instruments [Table] Purchases of equity securities Payments to Acquire Equity Securities, FV-NI Recent Accounting Pronouncements New Accounting Pronouncements, Policy [Policy Text Block] Entity Address, City or Town AOCI Attributable to Parent [Member] Accumulated Other Comprehensive Income/(Loss), Net [Member] Derivative, Basis Spread on Variable Rate Derivative, Basis Spread on Variable Rate FDIC insurance Occupancy and equipment Commercial Loans [Member] Commercial Loans. Number of offices after combination is completed Number Of Offices Number of offices. Schedule of Derivatives Instruments Statements of Financial Performance and Financial Position, Location [Table Text Block] Location and Amount of Gain (Loss) in Income on Fair Value and Cash Flow Hedging Relationships Dividends [Axis] Significant accounting policies. Significant Accounting Policies [Table] Consumer Portfolio Segment [Member] (Gains)/losses on sales of other real estate owned Gains (Losses) on Sales of Other Real Estate Hedging Relationship [Domain] Financial Asset, Aging [Axis] Depreciation Depreciation, Total Depreciation Total advances outstanding at year-end Advance from Federal Home Loan Bank Advance from Federal Home Loan Bank, Total Credit Loss, Financial Instrument [Policy Text Block] Allowance for Credit Losses ("ACL") Business Loan [Member] Business Loan. Unrealized loss on held to maturity securities, net of tax cofs. OciDebtSecuritiesHeldtoMaturityUnrealizedGainLossAfterAdjustmentAndTaxTotal Amount, after tax and adjustment, of unrealized gain (loss) on held-to-maturity securities recognized in other comprehensive income. Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Gross unrealized gains, held to maturity Finite-Lived Core Deposits, Gross Core deposit intangible Other Assets Other Assets [Member] Fair Value Disclosures [Abstract] Unrealized gains and (losses) recognized during the reporting period on securities still held at the reporting date Unrealized gains and (losses) recognized during the reporting period on securities still held at the reporting date Change in market value of equity securities Net change in market value of equity securities Net change in market value of equity securities Recoveries Financing Receivable, Allowance for Credit Loss, Recovery Shares issued Stock issued during period, value, new issues Less: reclassification adjustment for net (gain) loss on cash flow hedge, Income tax benefit (expense) Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, Tax Less: reclassification adjustment for net (gain) loss on cash flow hedge, Income tax benefit (expense) Stock options exercised and issued Amount of total losses for the period included in earning attributable to the change in unrealized gains (losses) relating to assets and liabilities still held at March 31, Fair Value, Liability, Recurring Basis, Still Held, Unrealized Gain (Loss) Other Real Estate Fair Value Other Real Estate Other Real Estate Represents fair value of other real estate. Post- Modification Outstanding Interest-Bearing Deposit Liabilities Interest-Bearing Deposit Liabilities, Total Deposits - interest-bearing Interest-bearing deposits Income Taxes Paid, Net Income Taxes Paid, Net, Total Cash paid for income taxes Document Type Accounting Standards Update [Axis] Cumulative Effect, Period of Adoption, Adjusted Balance [Member] Financing Receivable, Nonaccrual [Table] 5 Years - 10 Years Fair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in rolling sixth through tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. 5 Years - 10 Years Title of 12(b) Security Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Statement of Financial Position Location, Balance [Domain] Goodwill and Intangible Assets, Goodwill, Policy [Policy Text Block] Goodwill Service Charges and Fees on Deposit Accounts [Member] Represents information related to service charges and fees on deposit accounts. Dividends [Domain] Statement of Stockholders' Equity [Abstract] Document Fiscal Period Focus Total noninterest income Noninterest Income Share based compensation withholding obligation Payment, Tax Withholding, Share-Based Payment Arrangement Cash dividends Payments of Dividends Payments of Dividends, Total Common stock offering (in shares) Stock Issued During Period Shares Common Stock Offering Stock issued during period shares common stock offering. Advertising and promotional Marketing and Advertising Expense, Total Reclassification of unrealized gain (loss) upon transfer of securities from available-for-sale to held-to-maturity, Income tax benefit (expense) Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Investment Transferred from Available-for-Sale to Equity Method, Tax Asset Class [Domain] Principles of Consolidation Principles of Consolidation Loan Restructuring Modification Name [Axis] Unpaid Principal Balance with no related allowance recorded % of Total Class of Financing Receivable Percentage of total class of financing receivable. Percentage of Total Class of Financing Receivable Derivative Instruments, Gain (Loss) [Line Items] Estimate of Fair Value Measurement [Member] Collateralized Mortgage-Backed Securities [Member] Mortgage-backed [Member] AA or Better [Member] Related to AA or better. AA or Better [Member] Financing Receivable, Revolving Revolving Loans Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer More than 12 months, fair value Financial Instruments [Domain] Mortgage loan servicing rights Servicing Asset at Fair Value, Amount, Beginning Balance Servicing Asset at Fair Value, Amount, Ending Balance Taxable Schedule of Bank Term Funding Program Advances Schedule of Bank Term Funding Program , Advances [Table Text Block] Schedule of bank term funding program , advances. Financing Receivable, Originated, More than Five Years before Current Fiscal Year Prior Cash flows from investing activities: Net Cash Provided by (Used in) Investing Activities [Abstract] Interest-Bearing Deposits in Banks and Other Financial Institutions Time deposits in other financial institutions Current year-to-date gross write-offs, Three year prior Financing receivable originated writeoffs three years before latest fiscal year. Financing Receivable Originated Writeoffs Three Years Before Latest Fiscal Year Dividends declared per share Dividends declared, per share (in dollars per share) Other Interest Expense, Other Financing receivable term extension and interest rate reduction. Financing Receivable Term Extension And Interest Rate Reduction Combination: Term extension and interest rate reduction Statement of Comprehensive Income [Abstract] Pay Floating Swap Agreement [Member] Pay Floating Swap Agreement. Maturity Less than 30 Days [Member] Current [Member] Proceeds from Sale, Loan, Held-for-Sale Proceeds from Sale of Loans Held-for-sale, Total Proceeds from loan sales Designated as Hedging Instrument [Member] Loans, net Financing Receivable, after Allowance for Credit Loss Loans originated for sale Payment for Origination, Loan, Mortgage, Held-for-Sale Payments to Acquire Federal Home Loan Bank Stock Purchase of Federal Home Loan Bank stock Purchase of Federal Home Loan Bank stock Purchases Without Credit Deterioration. Purchases Without Credit Deterioration [Member] Purchases Without Credit Deterioration [Member] Gain (Loss) on Securities [Table Text Block] Schedule of Unrealized Gains and Losses on Equity Securities Document Period End Date Net cash provided by financing activities Net Cash Provided by (Used in) Financing Activities Loans to other financial institutions (Note 3) Loans to other financial institutions The amount related to loans to other financial institutions. Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Restricted stock units issued (in shares) Stock Issued During Period, Shares, Restricted Stock Award, Gross Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Reported Value Measurement [Member] APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Stock-based compensation expense APIC, Share-Based Payment Arrangement, Increase for Cost Recognition, Total Debt and Equity Securities, FV-NI [Line Items] Net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity, Income tax benefit (expense) OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), Tax Proceeds from (payments for) derivative contracts, net Payments for (Proceeds from) Derivative Instrument, Investing Activities Payments for (Proceeds from) Derivative Instrument, Investing Activities, Total Income tax expense Income Tax Expense (Benefit), Total Cash dividends declared Dividends, Common Stock, Cash Securities held to maturity, at amortized cost net of credit losses (Note 2) Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Total Financing Receivable, Current year Term Extension

Financing Receivable, Year One, Originated, Current Fiscal Year Federal home loan bank, advances, general debt obligations, disclosures, collateral pledged Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Collateral Pledged Reclassification of unrealized gain (loss) upon transfer of securities from available-for-sale to held-to-maturity Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Investment Transferred from Available-for-Sale to Equity Method, before Tax Trading Symbol Variable Rate [Axis] Total shareholdersâ€™ equity Balance Balance Equity, Attributable to Parent Loans [Member] Loans [Member] Financing Receivable, Allowance for Credit Loss, Individually Evaluated Individually evaluated for credit loss Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), after Reclassification and Tax Unrealized gain (loss) on cash flow hedge instruments, net of tax Trust Fee Income [Member] Represents information related to trust fee income. Financing receivable, allowance for credit losses, collectively evaluated for credit loss. Financing Receivable, Allowance for Credit Losses, Collectively Evaluated for Credit Loss Collectively evaluated for credit loss Unallocated Financing Receivables [Member] Change in net unrealized gain (loss) on available-for-sale securities OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Commercial And Industrial And Residential Real Estate Portfolio Segment [Member] Commercial And Industrial And Residential Real Estate Portfolio Segment [Member] Commercial and Industrial and Residential Real Estate Portfolio Segment. Derivative Instrument [Axis] Restricted Stock Units (RSUs) [Member] Provision for (reversal of) credit losses on loans Financing Receivable, Credit Loss, Expense (Reversal) Provision Troubled Loan Modifications. Troubled Loan Modifications [Member] Troubled Loan Modification [Member] Loan originations and payments, net Payments for (Proceeds from) Loans and Leases Payments for (Proceeds from) Loans and Leases, Total Goodwill Goodwill, Total Goodwill, Beginning Balance Goodwill, Ending Balance Goodwill Change in market value of equity securities Net change in market value of equity securities Net gains and (losses) recognized during the period Net gains and (losses) recognized during the period Net gains and (losses) recognized during the period Reclassification, Type [Axis] Loans Total loans held for investment (Note 3) Financing Receivable, before Allowance for Credit Loss Revolving Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Gross unrealized losses, available for sale Total unrealized gains included in other comprehensive income Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Other Comprehensive Income (Loss) Financing Receivable, Nonaccrual, Interest Income Interest income recognized during the period on nonaccrual loans One SOFR Cap Agreement [Member] One SOFR Cap Agreement. Allowance for credit losses Financing Expenses Allowance For Credit Losses Financing provision expenses on securities allowance for credit losses. Use of Estimates, Policy [Policy Text Block] Use of Estimates Goodwill and Intangible Assets, Intangible Assets, Policy [Policy Text Block] Core Deposit Intangible Transfer to held to maturity cof's Fair Value Measurement With Unobservable Inputs Reconciliation Recurring Basis Transfers Into Held to maturity Security Amount of transfers from one asset to held-to-maturity security of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing. Gains on sales of loans Gain (Loss) on Sale of Loans and Leases Gain (Loss) on Sale of Loans and Leases, Total The effects of fair value and cash flow hedging: Gain (Loss) on Derivative Instruments, Net, Pretax Gain (Loss) on Derivative Instruments, Net, Pretax, Total Scenario [Axis] Securities Marketable Securities, Policy [Policy Text Block] Noninterest expense Security Exchange Name Business Acquisition, Acquiree [Domain] Class of Financing Receivable [Domain] Commercial and Industrial [Member] Commercial and Industrial Portfolio Segment [Member] Commercial and industrial portfolio segment. Subordinated debentures Subordinated Debt Obligations, Fair Value Disclosure Cash Flow Hedging [Member] Cumulative Effect, Period of Adoption [Axis] Change in net unrealized gain (loss) on available-for-sale securities, Income tax benefit (expense) OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax Financing Receivable, Four year prior Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year Borrowings Federal Home Loan Bank Advances, Disclosure [Text Block] Legal Entity [Axis] Line of Credit [Member] Line of Credit [Member] Fair Value Disclosures [Text Block] Fair Value Measurements Financial Asset, Past Due [Member] Maximum [Member] Maximum [Member] Total liabilities and shareholdersâ€™ equity Liabilities and Equity Prime Rate [Member] Prime Rate [Member] Financing Receivable Collectively Evaluated For Credit loss. Financing Receivable Collectively Evaluated For Credit loss Collectively evaluated for credit loss Diluted earnings per common share (in dollars per share) Diluted earnings per share (Note 4) Diluted earnings per common share Number of Days Individually Evaluation Number of Days Individually Evaluation Number of days individually evaluation Total liabilities Liabilities Fair Value Hierarchy and NAV [Domain] Current year-to-date gross write-offs, Four year prior Financing receivable originated writeoffs four years before latest fiscal year. Financing Receivable Originated Writeoffs Four Years Before Latest Fiscal Year Loans To Other Financial Institutions [Member] Loans To Other Financial Institutions Member Loans to other financial institutions [Member] Net cash provided by (used in) investing activities Net Cash Provided by (Used in) Investing Activities Derivative, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Shares issued (in shares) Stock issued during period, shares, new issues (in shares) Summary of Amortized Cost Basis of Loans. Summary of Amortized Cost Basis of Loans [Table Text Block] Schedule of Amortized Cost Basis of Loans Less: reclassification adjustment for net (gain) loss for fair value hedge, Income tax benefit (expense) Other Comprehensive Income Loss Reclassification Adjustment From AOCI For Available For Sale Securities Fair Value Hedge Tax Other comprehensive income (loss), reclassification adjustment from aoci for available-for-sale securities, fair value hedge, tax. Gains on sales of loans Gain (Loss) on Sales of Loans, Net, Total Entity Filer Category Gross Loans Core loans (Note 3) Loans and Leases Receivable, Gross, Carrying Amount, Covered Financing Receivable Portfolio Segment [Axis] Class of Financing Receivable [Axis] Purchases with credit deterioration. Purchases With Credit Deterioration [Member] Purchases With Credit Deterioration [Member] Net income Net Income (Loss) Available to Common Stockholders, Diluted Net Income (Loss) Available to Common Stockholders, Diluted, Total Three SOFR Cap Agreement [Member] Three SOFR Cap Agreement. Impaired Loans Represents amount of fair value disclosure of impaired loans. Financial Asset, 30 to 59 Days Past Due [Member] Investment Commission Income [Member] Represents information related to investment commission income, Derivative, notional amount Notional Amount Derivative, Notional Amount Current Fiscal Year End Date Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Hedged Asset, Discontinued Fair Value Hedge, Cumulative Increase (Decrease) Cumulative amount of discontinued cash flow hedge Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Carrying Amount, Net Carrying balance at acquisition date Compensation expense on employee stock purchase plan, stock options, and restricted stock units Share-Based Payment Arrangement, Noncash Expense Share-Based Payment Arrangement, Noncash Expense, Total Financing receivable originated checking accounts writeoffs annualized Financing Receivable Originated Checking Accounts Writeoffs Annualized Financing receivable originated checking accounts writeoffs annualized. Financing Receivable, Nonaccrual [Table Text Block] Nonaccrual Loans by Loan Category Entity Registrant Name Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Total, unrealized losses Total, unrealized losses Earnings Per Share [Text Block] Earnings Per Share Entity Emerging Growth Company Other Noninterest Income, Other Accounting Standards Update 2016-13 [Member] Adoption of ASU 2016-13 Weighted average common shares outstanding (in shares) Weighted average common shares outstanding Derivative, Fixed Coupon Rate cof's Derivative Fixed Coupon Rate Fixed coupon rate related to the derivative. AAA. A A A [Member] AAA [Member] Reclassification, Type [Domain] Common Stock, Shares Authorized Common stock, authorized (in shares) Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Acquired During Period, Cash Flows Expected to be Collected at Acquisition Expected cash flows Proceeds from Issuance of Common Stock Issuance of common stock Fair Value, Inputs, Level 1 [Member] Debt Disclosure [Abstract] Trust income The amount of trust income. Intangible amortization Derivative Instruments, Gain (Loss) [Table] Financial Instrument [Axis] Less: net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), before Tax Derivative Asset, Statement of Financial Position [Extensible Enumeration] Loans Loans and Leases Receivable, Net of Deferred Income Loans Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification, Tax Change in net unrealized gain (loss) on cash flow hedge, Income tax benefit (expense) Pass [Member] Derivative Instruments, Net settlements received Derivative Instruments, Net cash settlements received Derivative Instruments Net Cash Settlements Received Represents net cash settlements received for derivative instruments. Securities [Member] Debt Securities [Member] Total debt securities [Member] Deposits - noninterest - bearing Noninterest-Bearing Deposit Liabilities Noninterest-Bearing Deposit Liabilities, Total Noninterest-bearing deposits Other Liabilities Other Liabilities [Member] Equity securities at fair value Equity securities, at fair value (Note 2) Fair Value Equity Securities, FV-NI, Cost Amortized Cost Less: reclassification adjustment for net (gain) loss included in net income, Income tax benefit (expense) Other Comprehensive Income (Loss), Reclassification Adjustment from AOCI for Sale of Securities, Tax Impaired Financing Receivables [Table Text Block] Schedule of Loans for Impairment and Interest Recognized on Impaired Loans Loan Restructuring Modification Name [Domain] Securities available for sale Securities available for sale, at fair value (Note 2) Fair value, available for sale Fair value, available for sale Accounting Policies [Abstract] Interest Expense, Deposits Deposits Interest Expense, Deposits, Total Long-term line of credit Long-Term Line of Credit Long-Term Line of Credit, Total Gross Unrealized Gains Equity Securities, FV-NI, Unrealized Gain Total noninterest expense Noninterest Expense Interest Rate Contract, Hedged Items [Member] Interest Rate Contract, Hedged Items. Shareholders' Equity Equity, Attributable to Parent [Abstract] Fair Value Hedging [Member] Doubtful [Member] Statement [Table] Brokered deposits. Brokered Deposits Brokered deposits Number of shares each share of Futura common stock outstanding will be converted into (in shares) Business Acquisition Number Of Shares Received Upon Conversion Business acquisition number of shares received upon conversion. cof's Stock Repurchase Program Percent Of Stock Outstanding The percent of stock outstanding to be purchased in stock repurchase program. Stock repurchase program, percent of stock outstanding Preferred Stock, Shares Authorized Preferred stock, authorized (in shares) Interest expense Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block] Schedule of Changes in Level 3 Assets Measured at Fair Value on a Recurring Basis Employee Stock Purchase Plan [Member] Represents information related to Employee Stock Purchase Plan. Noninterest income from contracts with customers within the scope of ASC 606 Revenue from Contract with Customer, Including Assessed Tax Debt Securities, Available-for-Sale and Held-to-Maturity [Table Text Block] Tabular disclosure of information about investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and measured at amortized cost (held-to-maturity). Schedule of Gross Unrealized Gains and Losses on Investment Securities Available for Sale Recognized in Accumulated Other Comprehensive Income (loss) Securities Act File Number Nonperforming Financial Instruments [Member] Asset-backed Securities [Member] Asset-backed Securities [Member] Net change in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling within One Year Held to Maturity Securities maturing within Less than 1 Year Revenue from Contract with Customer [Abstract] Balance Balance Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield Earnings Per Share [Abstract] Securities held to maturity Fair value of investment in debt security measured at amortized cost (held-to-maturity). Statement of Financial Position [Abstract] Nonaccretible difference Certain Loans Acquired in Transfer, Nonaccretible Difference Total interest expense Interest Expense, Operating Derivative assets, Fair Value Interest rate contracts Interest rate contracts Derivative Asset, Total Common Stock, No Par Value Common stock, par value (in dollars per share) Entity Shell Company Entity Tax Identification Number Assets Assets [Abstract] Entity Current Reporting Status Net income Net Income (Loss) Available to Common Stockholders, Basic Net Income (Loss) Available to Common Stockholders, Basic, Total Net losses (gains) on sales of available for sale securities Net gains (losses) on sales of securities Net gains (losses) on sales of securities Debt Securities, Available-for-Sale, Realized Gain (Loss), Total Acquired with deteriorated credit quality cof's Financing Receivable Acquired With Deteriorated Credit Quality The balance of financing receivables that were acquired with deteriorated credit quality. Noninterest income within the scope of other GAAP topics Noninterest Income, Other Operating Income Long-Term Debt, Type [Axis] Related Allowance Document Fiscal Year Focus Community Shares Bank Corp ("Community Shares") [Member] Represents information related to community shares bank corp. Financing receivable interest rate reduction. Financing Receivable Interest Rate Reduction Interest rate reduction Preferred Stock, Value, Issued Preferred stock; shares authorized: 100,000; shares outstanding: none Pay fixed swap agreements expiring in 2032. Pay Fixed Swap Agreements Expiring in 2032 [Member] Loans, net Loans, net Beginning cash and cash equivalents Ending cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations, Total Cash related to common stock offering Proceeds from Issuance Initial Public Offering Business Acquisition [Axis] City Area Code Reclassification, Comparability Adjustment [Policy Text Block] Reclassifications Writeoff of notes receivable gross. Writeoff of Notes Receivable Gross Current year-to-date gross write-offs, Grand Total Current year-to-date gross write-offs, Grand Total Derivative Contract [Domain] Advances from Federal Home Loan Bank Interest Expense, Federal Home Loan Bank and Federal Reserve Bank Advances, Long-Term Merger related expenses Business Combination, Integration Related Costs Financing Receivable, Modified [Table Text Block] Summary of Trouble Debt Restructurings (TDRs) Equity Securities [Member] Less: reclassification adjustment for net (gain) loss on cash flow hedge Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax (Reversal of) provision for credit losses Net Provision for (reversal of) credit losses expense Provision for Loan, Lease, and Other Losses Provision for credit losses on loans Share Repurchase Program, Authorized, Number of Shares Stock repurchase program, number of shares authorized to be repurchased (in shares) Four SOFR Cap Agreements [Member] Four SOFR cap Agreements. Net gains on sales and write downs of other assets Gain (Loss) on Disposition of Other Assets Pre- Modification Outstanding Local Phone Number Preferred Stock, Shares Outstanding Preferred Stock, Shares Outstanding, Beginning Balance Preferred Stock, Shares Outstanding, Ending Balance Preferred stock, outstanding (in shares) Securities available for sale. Securities Available For Sale [Member] Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Less than 12 months, unrealized losses Hedging Designation [Axis] Residential Portfolio Segment [Member] Financial Instrument Performance Status [Domain] Federal Funds Purchased Federal funds purchased Fair Value, by Balance Sheet Grouping [Table] Proceeds from (Repayments of) Short-Term Debt Proceeds from (Repayments of) Short-Term Debt, Total Net change in short term borrowings Debt Securities, Available-for-Sale, Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Total Amortized cost, available for sale Professional fees Document Information [Line Items] Interest rate Debt Instrument, Interest Rate, Stated Percentage Retained Earnings [Member] Retained Earnings [Member] Additions to premises and equipment Payments to Acquire Property, Plant, and Equipment Payments to Acquire Property, Plant, and Equipment, Total Document Transition Report Deposits, Fair Value Disclosure Brokered deposits Other assets Increase (Decrease) in Other Operating Assets Increase (Decrease) in Other Operating Assets, Total Percentage of loan s and leases receivable. Percentage of Loan s and Leases Receivable Percentage of loans Loans, including fees Loans, including fees Interest and Fee Income, Loans and Leases, Total Derivative Liability, Statement of Financial Position [Extensible Enumeration] Financial Asset, Not Past Due [Member] Financing receivable originated checking accounts writeoffs Financing Receivable Originated Checking Accounts Writeoffs Financing receivable originated checking accounts writeoffs. Other comprehensive income loss fair value hedge securities gain loss reclassification before tax. Other Comprehensive Income Loss Fair Value Hedge Securities Gain Loss Reclassification Before Tax Less: reclassification adjustment for net (gain) loss for fair value hedge Loans, 90 Days Past Due and Accruing Financing Receivable, 90 Days or More Past Due, Still Accruing Minimum [Member] Minimum [Member] Current year-to-date gross write-offs, Prior year Financing receivable originated writeoffs in fiscal year before latest fiscal year. Financing Receivable Originated Writeoffs in Fiscal Year Before Latest Fiscal Year Schedule of Derivative Instruments in Statement of Financial Position, Fair Value [Table Text Block] Schedule of Derivatives Instruments in Balance Sheet Location A A [Member] A A [Member] AA [Member] Debt Securities, Trading, and Equity Securities, FV-NI, Cost [Abstract] Unrealized losses Debt securities, held-to-maturity securities, unrealized loss position, accumulated loss Debt securities, held-to-maturity securities, unrealized loss position, accumulated loss. Payments for derivative contracts settlements. Payments for Derivative Contracts Settlements Payments for derivative contracts settlements Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities Maturities, prepayments and calls of securities held to maturity Data processing Statement of Income Location, Balance [Domain] Other liabilities Increase (Decrease) in Other Operating Liabilities Increase (Decrease) in Other Operating Liabilities, Total Performance Shares [Member] Interest rate lock commitments Represents fair value portion of interest rate lock commitments. Financing Receivable, Past Due [Line Items] Entity Common Stock, Shares Outstanding Current year-to-date gross write-offs, Two year prior Financing receivable originated writeoffs two years before latest fiscal year. Financing Receivable Originated Writeoffs Two Years Before Latest Fiscal Year Financial Instruments Disclosure [Text Block] Financial Instruments Accounts and Financing Receivables [Table] Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Less than 12 months, fair value Loss [Member] Unlikely to be Collected Financing Receivable [Member] Scenario [Domain] Federal Home Loan Bank Advances Maturing July 2025 [Member] Federal Home Loan Bank Advances Maturing July 2025 Member] Federal Home Loan Bank Advances Maturing July 2025. Schedule of Federal Home Loan Bank Advances Federal Home Loan Bank, Advance, Branch of FHL Bank [Table Text Block] Cash and cash equivalents Sales of equity securities Proceeds from Sale of Equity Securities, FV-NI Fair Value, Assets

Measured on Recurring Basis [Table Text Block] Schedule of Assets and Liabilities Measured at Fair Value Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Held to Maturity Securities maturing within amortized cost Held to Maturity Securities maturing within amortized cost Repurchase Agreements and Similar Transactions, Maturity Periods [Axis] Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years Held to Maturity Securities maturing within More than 10 Years Measurement Frequency [Axis] Directors' Stock Purchase Plan [Member] Represents information Directors' Stock Purchase Plan. Loss on derivative Derivative, Loss on Derivative Loan Swaps [Member] Loan swaps. Other Other Noninterest Expense Financing Receivable, Three year prior Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss More than 12 months, unrealized losses Weighted average common shares outstanding and potentially dilutive shares (in shares) Weighted average common shares outstanding and potentially dilutive shares Summary of Significant Accounting Policies Agricultural [Member] Represents information related to agriculture. Recorded Investment with no related allowance recorded Less than 12 months, fair value Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, Less than Twelve Months, Fair Value Debt securities, held-to-maturity, continuous unrealized loss position, less than twelve months, fair value. Unpaid Principal Balance with an allowance recorded Unpaid Principal Balance Total realized and unrealized gains included in noninterest income Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings Substandard [Member] Repurchase Agreements and Similar Transactions, Maturity Periods [Domain] Entity Small Business Debt Securities, Held-to-Maturity [Table Text Block] Schedule of Held to Maturity Securities with Unrealize Losses Wriyeoff of financing receivable revolving. Wriyeoff of Financing Receivable Revolving Current year-to-date gross write-offs, Term Loans Total Current year-to-date gross write-offs, Term Loans Total Debt instrument, basis spread on variable rate Debt Instrument, Basis Spread on Variable Rate Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss Gross unrealized losses, held to maturity Accretion Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretible Yield, Accretion Amount of gain or (loss) reclassified from accumulated other comprehensive income into income Derivative Instruments, Gain (Loss) Reclassified from Accumulated OCI into Income, Effective Portion, Net Derivative Instruments, Gain (Loss) Reclassified from Accumulated OCI into Income, Effective Portion, Net, Total Federal reserve bank advances, eligible borrowing capacity Federal Reserve Bank Advances, General Debt Obligations, Amount of Available, Unused Funds Federal Reserve Bank advances, general debt obligations, amount of available, unused funds. US Treasury Securities [Member] U.S. Treasury Notes and Bonds [Member] Note 4 - Earnings Per Share - Computation of Basic Earnings Per Share and Diluted Earnings Per Share (Details) Statement-Statement-Note-4-Earnings-Per-Share-Computation-Of-Basic-Earnings-Per-Share-And-Diluted-Earnings-Per-Share-Details Derivative liabilities Derivative instruments liabilities Interest rate contracts Derivative Liability, Total Fair Value, by Balance Sheet Grouping [Table Text Block] Summary of Financial Instruments Loans by type as percentage of portfolio. Loans by Type as Percentage of Portfolio [Table Text Block] Loans by Type as Percentage of Portfolio Less: amortization of net unrealized (gains) losses included in net income

cofs. OtherComprehensiveIncomeLossCashFlowHedgeAmortizationOfNetUnrealizedGainLossReclassificationBeforeTax Amount, before tax, of reclassification of amortization of net unrealized gain (loss) from accumulated other comprehensive income (AOCI) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. Total deposits Deposits Represents earnings on death benefit from bank owned life insurance. Earning on Death Benefit From Bank Owned Life Insurance Earnings on death benefit from bank-owned life insurance Financing receivable writeoff revolving converted to term loan. Financing Receivable Writeoff Revolving Converted to Term Loan Current year-to-date gross write-offs, Revolving Loans Cash flows from financing activities: Net Cash Provided by (Used in) Financing Activities [Abstract] Liabilities Liabilities [Abstract] Plus dilutive stock options and restricted stock units (in shares) Plus dilutive stock options and restricted stock units Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Less than 1 Year Fair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in next rolling fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. Less than 1 Year More than 10 Years Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), and equity security measured at fair value with change in fair value recognized in net income (FV-NI), with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. More than 10 Years Commercial Real Estate Portfolio Segment [Member] Asset Class [Axis] Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative instrument cash payment. Derivative Instrument Cash Payment Derivative instrument cash payment Derivative, Number of Instruments Held, Total Derivative, Number of Instruments Held Derivative, Number of Instruments Held, Total Other Real Estate Other Real Estate, Total Other Real Estate, Beginning Balance Other Real Estate, Ending Balance Other real estate owned, net Subordinated Debt Subordinated Debt, Total Subordinated Debt, Beginning Balance Subordinated Debt, Ending Balance Subordinated debentures Construction Real Estate [Member] Represents information related to construction real estate. Measurement Frequency [Domain] External Credit Rating by Grouping [Domain] Business Acquisition, Pro Forma Information, Nonrecurring Adjustments [Table Text Block] Acquired Loan Portfolio and Acquisition Fair Value Adjustments Interest Income Recognized Fair Value, Inputs, Level 3 [Member] Unrealized gain (loss) on available-for-sale securities, net of tax OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment and Tax Financing Receivable, Modified [Table] Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Change in net unrealized gain (loss) on cash flow hedge Accrued interest receivable Represents fair value of accrued interest receivable. Recent Events Recent Events Policy [Policy Text Block] Recent events, Commercial and Industrial [Member] Represents information related to commercial and industrial. XML 7 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Document And Entity Information - shares 9 Months Ended Sep. 30, 2024 Oct. 31, 2024 Document Information [Line Items] A A Entity Central Index Key 0000803164 A Entity Registrant Name ChoiceOne Financial Services, Inc. A Amendment Flag false A Current Fiscal Year End Date -12-31 A Document Fiscal Period Focus Q3 A Document Fiscal Year Focus 2024 A Document Type 10-Q A Document Quarterly Report true A Document Period End Date Sep. 30, 2024 A Document Transition Report false A Securities Act File Number 001-39209 A Entity Incorporation, State or Country Code MI A Entity Tax Identification Number 38-2659066 A Entity Address, Address Line One 109 East Division A Entity Address, City or Town Sparta A Entity Address, State or Province MI A Entity Address, Postal Zip Code 49345 A City Area Code 616 A Local Phone Number 887-7366 A Entity Current Reporting Status Yes A Entity Interactive Data Current Yes A Entity Filer Category Non-accelerated Filer A Entity Small Business true A Entity Emerging Growth Company false A Entity Shell Company false A Title of 12(b) Security Common stock A Trading Symbol COFS A Security Exchange Name NASDAQ A Entity Common Stock, Shares Outstanding A 8,957,627 X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei AmendmentFlag Namespace Prefix: dei Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei CityAreaCode Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format -MM-DD. + ReferencesNo definition available. + Details Name: dei CurrentFiscalYearEndDate Namespace Prefix: dei Data Type: xbrli:gMonthDayItem Type Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei DocumentFiscalPeriodFocus Namespace Prefix: dei Data Type: dei:fiscalPeriodItem Type Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei DocumentFiscalYearFocus Namespace Prefix: dei Data Type: xbrli:gYearItem Type Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: dei DocumentInformationLineItems Namespace Prefix: dei Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei DocumentPeriodEndDate Namespace Prefix: dei Data Type: xbrli:dateItem Type Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei DocumentQuarterlyReport Namespace Prefix: dei Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei DocumentTransitionReport Namespace Prefix: dei Data Type: xbrli:booleanItem Type Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei DocumentType Namespace Prefix: dei Data Type: dei:submissionTypeItem Type Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei EntityAddressAddressLine1 Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei EntityAddressCityOrTown Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei EntityAddressPostalZipCode Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei EntityAddressStateOrProvince Namespace Prefix: dei Data Type: dei:stateOrProvinceItem Type Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityCentralIndexKey Namespace Prefix: dei Data Type: dei:centralIndexKeyItem Type Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei EntityCommonStockSharesOutstanding Namespace Prefix: dei Data Type: xbrli:sharesItem Type Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei EntityCurrentReportingStatus Namespace Prefix: dei Data Type: dei:yesNoItem Type Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityEmergingGrowthCompany Namespace Prefix: dei Data Type: xbrli:booleanItem Type Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei EntityFileNumber Namespace Prefix: dei Data Type: dei:fileNumberItem Type Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityFilerCategory Namespace Prefix: dei Data Type: dei:filerCategoryItem Type Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei EntityIncorporationStateCountryCode Namespace Prefix: dei Data Type: dei:edgarStateCountryItem Type Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei EntityInteractiveDataCurrent Namespace Prefix: dei Data Type: dei:yesNoItem Type Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityRegistrantName Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityShellCompany Namespace Prefix: dei Data Type: xbrli:booleanItem Type Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntitySmallBusiness Namespace Prefix: dei Data Type: xbrli:booleanItem Type Balance Type: na Period Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei EntityTaxIdentificationNumber Namespace Prefix: dei Data Type: dei:employerIdItem Type Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei LocalPhoneNumber Namespace Prefix: dei Data Type: xbrli:normaIizedStringItem Type Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei Security12bTitle Namespace Prefix: dei Data Type: dei:securityTitleItem Type Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei SecurityExchangeName Namespace Prefix: dei Data Type: dei:edgarExchangeCodeItem Type Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei TradingSymbol Namespace Prefix: dei Data Type: dei:tradingSymbolItem Type Balance Type: na Period Type: duration XML 8 R2.htm IDEA: XBRL DOCUMENT v3.24.3 Consolidated Balance Sheets (Unaudited) - USD (\$) \$ in Thousands Sep. 30, 2024 Dec. 31, 2023 Assets A Cash and due from banks \$ 145,588 \$ 55,083 Time deposits in other financial institutions 350 350 Cash and cash equivalents 145,938 55,433 Equity securities, at fair value (Note 2) 7,816 7,505 Securities available for sale, at fair value (Note 2) 497,552 514,598 Securities held to maturity, at amortized cost net of credit losses (Note 2) 391,954 407,959 Federal Home Loan Bank stock 4,449 4,449 Federal Reserve Bank stock 5,307 5,065 Loans held for sale 5,994 4,710 Loans to other financial institutions (Note 3) 38,492 19,400 Core loans (Note 3) 1,465,458 1,391,253 Total loans held for investment (Note 3) 1,503,950 1,410,653 Allowance for credit losses (Note 3) (16,490) (15,685) Loans, net 1,487,460 1,394,968 Premises and equipment, net 27,135 29,750 Other real estate owned, net 529 122 Cash value of life insurance policies 45,699 45,074 Goodwill 59,946 Core deposit intangible 1,250 1,854 Other assets 44,974 45,273 Total assets 2,726,003 2,576,706 Liabilities A Deposits - noninterest - bearing 521,055 547,625 Deposits - interest-bearing 1,680,546 1,550,985 Brokered deposits 6,627 23,445 Total deposits 2,208,228 2,122,005 Borrowings 210,000 200,000 Subordinated debentures 35,691 35,507 Other liabilities 24,338 23,510 Total liabilities 2,478,257 2,381,072 Shareholders' Equity A Preferred stock; shares authorized: 100,000; shares outstanding: none 0 0 Common stock and paid-in capital, no par value; shares authorized: 15,000,000; shares outstanding: 8,959,664 at September 30, 2024 and 7,548,217 at

December 31, 2023 206,427 173,513 Retained earnings 86,765 73,699 Accumulated other comprehensive loss, net (45,446) (51,578) Total shareholders' equity 247,746 195,634 Total liabilities and shareholders' equity 5, 2,726,003 5,257,706 X - DefinitionRepresents information related to borrowings. + ReferencesNo definition available. + Details Name: cofs Borrowings Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionBrokered deposits. + ReferencesNo definition available. + Details Name: cofs BrokeredDeposits Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe amount related to loans to other financial institutions. + ReferencesNo definition available. + Details Name: cofs LoansAndLeasesReceivableOtherFinancialInstitution Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482790/220-10-45-1>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482790/220-10-45-1>Reference 3: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480016/944-40-65-2>Reference 4: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480016/944-40-65-2>Reference 5: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)-(5) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 6: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478777/944-210-S99-1>Reference 7: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482790/220-10-45-1> + Details Name: us-gaap AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of asset recognized for present right to economic benefit. + ReferencesReference 1: <http://www.xbrli.org/2003/role/exampleRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482785/280-10-55-48>Reference 2: <http://www.xbrli.org/2003/role/exampleRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482785/280-10-55-49>Reference 3: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482964/270-10-50-1>Reference 4: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 5: <http://fasb.org/us-gaap/role/ref/otherTransitionRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 6: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 7: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481203/810-10-50-3>Reference 8: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481231/810-10-45-25>Reference 9: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(iii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480678/235-10-S99-1>Reference 10: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481687/323-10-50-3>Reference 11: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482907/825-10-50-28>Reference 12: <http://www.xbrli.org/2003/role/exampleRef> -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 13: <https://asc.fasb.org/1943274/2147479168/946-830-55-12>Reference 14: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(12)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478777/944-210-S99-1>Reference 15: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(8)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479170/946-210-S99-1>Reference 16: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(18)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 17: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 18: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 19: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 20: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 21: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 22: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 23: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 24: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 25: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 26: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 27: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1>Reference 28: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481404/852-10-50-7>Reference 29: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482810/280-10-50-30>Reference 30: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478546/942-210-S99-1> + Details Name: us-gaap Assets Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap AssetsAbstract Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: <http://www.xbrli.org/2003/role/exampleRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482078/820-10-55-103>Reference 2: <http://www.xbrli.org/2003/role/exampleRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482078/820-10-55-100>Reference 3: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482106/820-10-50-2>Reference 4: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482106/820-10-50-2>Reference 5: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482106/820-10-50-2>Reference 6: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482106/820-10-50-2>Reference 7: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481800/320-10-50-2>Reference 8: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481830/320-10-45-1>Reference 9: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478546/942-210-S99-1>Reference 10: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479130/326-30-45-1> + Details Name: us-gaap AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. + ReferencesReference 1: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(1)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 2: <http://www.xbrli.org/2003/role/exampleRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483467/210-10-45-1>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-4> + Details Name: us-gaap CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFor banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478546/942-210-S99-1> + Details Name: us-gaap CashAndDueFromBanks Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of amounts which could be received based on the terms of the insurance contract upon surrendering life policies owned by the entity. + ReferencesReference 1: <http://www.xbrli.org/2009/role/commonPracticeRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> + Details Name: us-gaap CashSurrenderValueOfLifeInsurance Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of par value plus amounts in excess of par value or issuance value for common stock issued. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480008/505-10-S99-1>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> + Details Name: us-gaap CommonStocksIncludingAdditionalPaidInCapital Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesReference 1: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (d) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481800/320-10-50-5>Reference 2: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481800/320-10-50-5>Reference 3: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478546/942-210-S99-1>Reference 4: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481830/320-10-45-1> + Details Name: us-gaap DebtSecuritiesHeldToMaturityAmortizedCostAfterAllowanceForCreditLoss Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478546/942-210-S99-1> + Details Name: us-gaap Deposits Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as current. + ReferencesReference 1: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 2: <http://www.xbrli.org/2003/role/exampleRef> -Topic 10 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483467/210-10-45-1>Reference 3: <http://www.xbrli.org/2003/role/disclosureRef> -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482736/825-10-45-1A> + Details Name: us-gaap EquitySecuritiesFvNi Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFederal Home Loan Bank (FHLB) stock represents an equity interest in a FHLB. It does not have a readily determinable fair value because its ownership is restricted and it lacks a market (liquidity). + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 325 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI <https://asc.fasb.org/1943274/214747974/942-325-45-1> + Details Name: us-gaap FederalHomeLoanBankStock Namespace Prefix

https://asc.fasb.org/1943274/2147477974/942-235-1 + Details Name: us-gaap FederalReserveBankStock Maturity Date: 2025-03-01
Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. +
ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -
Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -
Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher
SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5:
http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147480566/210-10-50-11BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -
Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name
Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 8:
http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -
Paragraph 13 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13 + Details Name: us-gaap FinancingReceivableAllowanceForCreditLosses
Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant X - DefinitionBank deposits belonging to an acquired bank that can be counted on as a
stable source of lending funds. These deposits have the following attributes: predictable costs and low sensitivity to interest rates. This intangible asset is usually amortized over its estimated
useful life. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -
Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482665/350-30-50-2 + Details Name: us-gaap FiniteLivedCoreDepositsGross Namespace Prefix: us-gaap Data
Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionAmount, after accumulated impairment loss, of asset representing future economic benefit arising from
other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized. + ReferencesReference 1:
http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI
https://asc.fasb.org/1943274/2147482785/280-10-55-49Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -
Paragraph 24 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting
Standards Codification -Section 55 -Paragraph 100 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 4:
http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI
https://asc.fasb.org/1943274/2147481372/852-10-55-10Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.5-02(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-50-11BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic
350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482598/350-20-45-1Reference 7:
http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147482573/350-20-50-1Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -
Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482573/350-20-50-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -
SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-
50-11BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -
Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards
Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic
942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 13:
http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -
SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 16:
http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -
SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 19:
http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -
SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 22:
http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -
SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 25:
http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(12)) -Publisher FASB -URI
https://asc.fasb.org/1943274/2147478546/942-210-50-11BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -

gaap_NotesReceivableGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost, after allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-2>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(5\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(5)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5](http://www.xbrl.org/2003/role/disclosureRef-Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5)Reference 4: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(3\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1) + Details Name: us-gaap_NotesReceivableNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of assets classified as other. + ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 49 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-49>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(10\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 3: <http://www.xbrl.org/2003/role/exampleRef-Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(10\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(17\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1) + Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of liabilities classified as other. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(15\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(15\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1)Reference 3: <http://www.xbrl.org/2003/role/exampleRef-Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(12\)\(b\)\(2\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(12\)\(b\)\(3\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 6: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(12\)\(b\)\(1\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 7: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(17\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1) + Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying amount of other real estate not separately disclosed, including, but not limited to, real estate investments, real estate loans that qualify as investments in real estate, and premises that are no longer used in operations may also be included in real estate owned. This does not include real estate assets taken in settlement of troubled loans through surrender or foreclosure. + ReferencesReference 1: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(2\)\(i\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(10\)\(4\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1) + Details Name: us-gaap_OtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(28\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(21\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1) + Details Name: us-gaap_PreferredStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482099/360-10-50-1>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7A](http://www.xbrl.org/2003/role/disclosureRef-Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478964/842-20-50-7A)Reference 3: <http://www.xbrl.org/2003/role/exampleRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(8\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1)Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478451/942-360-50-1> + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(30\)\(a\)\(3\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph \(g\)\(2\)\(i\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph \(h\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480016/944-40-65-2)Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480990/946-20-50-11>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(23\)\(a\)\(4\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(17\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 8: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.3-04\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1) + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(29\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(30\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(31\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 4: <http://www.xbrl.org/2003/role/exampleRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 5: <http://www.xbrl.org/2003/role/exampleRef-Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-12>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(19\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.6-05\(4\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-2)Reference 8: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(6\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(7\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3)Reference 10: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(7\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3)Reference 11: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.4-08\(g\)\(1\)\(ii\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1)Reference 12: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3)Reference 13: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 14: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SAB Topic 4.E\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2) + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIncluding the current and noncurrent portions, carrying value as of the balance sheet date of subordinated debt (with initial maturities beyond one year or beyond the operating cycle if longer). Subordinated debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(22\)\) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(19\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(16\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 4:

stock redeemable solely at the option of the issuer held by stockholders. Does not include preferred shares that have been repurchased. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 - SubTopic 10 - Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(28\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 - SubTopic 10 - Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI)
https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 - Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.6-05\(4\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 - Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI)
[https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 - Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(4\)\(b\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147479170/946-210-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 - Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI)
[https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 - Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(16\)\(a\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef-Topic 946 -SubTopic 210 - Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI)
[https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 - Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(7\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946 -SubTopic 220 - Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI)
[http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph \(b\) -SubTopic 10 -Topic 230 -Publisher FASB -URI](https://asc.fasb.org/1943274/2147479134/946-220-S99-3+ Details Name: us-gaap PreferredStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItem Type Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap StatementOfFinancialPositionAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration XML 10 R4.htm IDEA: XBRL DOCUMENT v3.24.3 Consolidated Statements of Income (Unaudited) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest income A A A Loans, including fees $ 23,252,000 $ 17,774,000 $ 66,009,000 $ 48,625,000 Securities: A A A Taxable 5,563,000 5,346,000 16,382,000 15,637,000 Tax exempt 1,402,000 1,420,000 4,224,000 4,244,000 Other 1,473,000 1,764,000 3,451,000 2,512,000 Total interest income 31,690,000 26,304,000 90,066,000 71,018,000 Interest expense A A A Deposits 8,362,000 7,237,000 25,464,000 15,569,000 Advances from Federal Home Loan Bank 468,000 272,000 1,372,000 1,498,000 Other 2,612,000 2,569,000 8,137,000 4,622,000 Total interest expense 11,442,000 10,078,000 34,973,000 21,689,000 Net interest income 20,248,000 16,226,000 55,093,000 49,329,000 Provision for (reversal of) credit losses on loans 425,000 438,000 1,100,000 332,000 Provision for (reversal of) credit losses on unfunded commitments 0 (438,000) (675,000) (557,000) Net provision for (reversal of) credit losses expense 425,000 0 425,000 (225,000) Net interest income after provision 19,823,000 16,226,000 54,668,000 49,554,000 Noninterest income A A A Customer service charges 2,773,000 2,382,000 7,840,000 6,920,000 Insurance and investment commissions 184,000 173,000 572,000 541,000 Gains on sales of loans 631,000 536,000 1,610,000 1,479,000 Net gains (losses) on sales of securities 0 (71,000) 0 (71,000) Net gains on sales and write downs of other assets 191,000 13,000 203,000 149,000 Earnings on life insurance policies 315,000 278,000 1,115,000 810,000 Trust income 232,000 197,000 665,000 577,000 Change in market value of equity securities 277,000 (134,000) 241,000 (456,000) Other 264,000 330,000 755,000 911,000 Total noninterest income 4,867,000 3,704,000 13,001,000 10,860,000 Noninterest expense A A A Salaries and benefits 8,372,000 8,038,000 24,467,000 23,958,000 Occupancy and equipment 1,475,000 1,427,000 4,414,000 4,577,000 Data processing 1,932,000 1,724,000 5,382,000 5,087,000 Professional fees 610,000 435,000 1,818,000 1,675,000 Supplies and postage 174,000 192,000 520,000 580,000 Advertising and promotional 168,000 269,000 517,000 573,000 Intangible amortization 198,000 247,000 604,000 752,000 FDIC insurance 390,000 270,000 1,155,000 790,000 Merger related expenses 645,000 0 645,000 0 Other 1,453,000 1,126,000 3,857,000 3,304,000 Total noninterest expense 15,417,000 13,728,000 43,379,000 41,296,000 Income before income tax 9,273,000 6,202,000 24,290,000 19,118,000 Income tax expense 1,925,000 1,080,000 4,722,000 3,150,000 Net income $ 7,348,000 $ 5,122,000 $ 19,568,000 $ 15,968,000 Basic earnings per share (Note 4) 0.86 $ 0.68 $ 2.48 $ 2.12 Diluted earnings per share (Note 4) 0.85 0.68 2.46 2.12 Dividends declared per share $ 0.27 $ 0.26 $ 0.81 $ 0.78 X - DefinitionThe amount of revenue from customer services charges and fees. + ReferencesNo definition available. + Details Name: cofs.CustomerServiceCharges Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionProvision for credit losses on unfunded commitments. + ReferencesNo definition available. + Details Name: cofs.ProvisionForCreditLossesOnUnfundedCommitments Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of trust income. + ReferencesNo definition available. + Details Name: cofs.TrustIncome Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: <a href=)
[https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 3: http://www.xbrl.org/2003/role/disclosureRef-Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI](https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: https://asc.fasb.org/1943274/2147482640/350-30-55-40Reference 3: http://www.xbrl.org/2003/role/disclosureRef-Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI)
<https://asc.fasb.org/1943274/2147482665/350-30-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef-Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI>
[https://asc.fasb.org/1943274/2147482686/350-30-45-2+ Details Name: us-gaap AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionEarnings on or other increases in the value of the cash surrender value of bank owned life insurance policies. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting](https://asc.fasb.org/1943274/2147482686/350-30-45-2+ Details Name: us-gaap AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionEarnings on or other increases in the value of the cash surrender value of bank owned life insurance policies. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI)

Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(13\)\(h\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(h)) -Publisher FASB -URI)

[https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap GainLossOnSalesOffLoansNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income \(loss\) from continuing operations, including income \(loss\) from equity method investments, before deduction of income tax expense \(benefit\), and income \(loss\) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap GainLossOnSalesOffLoansNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 2: <http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482785/280-10-55-48>Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph \(f\) -Publisher FASB -URI](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 4: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph \(b\) -Publisher FASB -URI](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-30>Reference 5: <http://www.xbrl.org/2009/role/commonPracticeRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph 1 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482964/270-10-50-1>Reference 6: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph \(ee\) -Publisher FASB -URI](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 7: [http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph \(c\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-04\(11\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147477250/944-220-S99-1>Reference 9: <http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482810/280-10-50-31>Reference 10: [http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-05\(b\)\(2\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147477314/942-235-S99-1>Reference 11: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.5-03\(10\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147483621/220-10-S99-2>Reference 12: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(15\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI) [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(15\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense \(benefit\) and deferred income tax expense \(benefit\) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph \(i\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 270 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (i) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482964/270-10-50-1>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph \(ee\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (ee) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482685/740-10-50-12>Reference 4: <http://www.xbrl.org/2003/role/exampleRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 231 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482663/740-10-55-231>Reference 5: <http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-9>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SAB Topic 6.1.7\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.1.7) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147479360/740-10-S99-1>Reference 7: <http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-8>Reference 8: <http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI> <https://asc.fasb.org/1943274/2147482685/740-10-50-10>Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph \(h\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 10: [http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-04\(9\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147477250/944-220-S99-1>Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph \(a\) -SubTopic 20 -Topic 740 -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482659/740-20-45-2>Reference 12: [http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.4-08\(h\)\) -SubTopic 10 -Topic 235 -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expenses incurred in the period for information technology and data processing products and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.5-03\(6\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147480678/235-10-S99-1 + Details Name: us-gaap IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expenses incurred in the period for information technology and data processing products and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(6)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap InformationTechnologyAndDataProcessing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionIncome from agency and brokerage operations \(includes sales of annuities and supplemental contracts\); service charges, commissions, and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities, and universal life products. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(13\)\(d\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147483621/220-10-S99-2 + Details Name: us-gaap InformationTechnologyAndDataProcessing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionIncome from agency and brokerage operations (includes sales of annuities and supplemental contracts); service charges, commissions, and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities, and universal life products. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(d)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(13\)\(c\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)(c)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InsuranceCommissionsAndFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRepresents the total of interest and dividend income, including any amortization and accretion \(as applicable\) of discounts and premiums, earned from \(1\) loans and leases whether held-for-sale or held-in-portfolio; \(2\) investment securities; \(3\) federal funds sold; \(4\) securities purchased under agreements to resell; \(5\) investments in banker's acceptances, commercial paper, or certificates of deposit; \(6\) dividend income; or \(7\) other investments not otherwise specified herein. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(2\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InsuranceCommissionsAndFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRepresents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(2)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(5\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(5)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(3\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(3)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(1\)\) -Publisher FASB -URI](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(1)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 5: <http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI> [https://asc.fasb.org/1943274/2147477346/946-830-45-39 + Details Name: us-gaap InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestAndDividendIncomeSecuritiesByTaxableStatusAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestAndDividendIncomeSecuritiesByTaxableStatusAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate interest and fee income generated by: \(1\) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: \(a\) industrial and agricultural; \(b\) real estate; and \(c\) real estate construction loans; \(d\) trade financing; \(e\) lease financing; \(f\) home equity lines-of-credit; \(g\) automobile and other vehicle loans; and \(h\) credit card and other revolving-type loans and \(2\) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(1\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147477346/946-830-45-39 + Details Name: us-gaap InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestAndDividendIncomeOperatingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestAndDividendIncomeSecuritiesByTaxableStatusAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate interest and fee income generated by: (1) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c) real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines-of-credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(1)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAggregate amount of interest expense on all deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(6\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap InterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAggregate amount of interest expense on all deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(6)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on long-term borrowings associated with Federal Home Loan Bank and Federal Reserve Bank advances. + ReferencesNo definition available. + Details Name: us-gaap InterestExpenseFederalHomeLoanBankAndFederalReserveBankAdvancesLongTerm Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as operating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph \(d\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on long-term borrowings associated with Federal Home Loan Bank and Federal Reserve Bank advances. + ReferencesNo definition available. + Details Name: us-gaap InterestExpenseFederalHomeLoanBankAndFederalReserveBankAdvancesLongTerm Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as operating. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.5-03\(2\)\) -Publisher FASB -URI](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(2)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147483621/220-10-S99-2>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(9\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(9)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as other. + ReferencesNo definition available. + Details Name: us-gaap InterestExpenseOther Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest income or expense, including any amortization and accretion \(as applicable\) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(12\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest expense classified as other. + ReferencesNo definition available. + Details Name: us-gaap InterestExpenseOther Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest income or expense, including any amortization and accretion (as applicable) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(12)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestIncomeExpenseAfterProvisionForLoanLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income \(expense\) classified as operating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestIncomeExpenseAfterProvisionForLoanLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income (expense) classified as operating. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(10\)\) -Publisher FASB -URI](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(10)) -Publisher FASB -URI) [https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K \(SK\) -Number 229 -Section 1402 -Paragraph a -Publisher SECReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(2\)\) -Publisher FASB -URI](https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph a -Publisher SECReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(2)) -Publisher FASB -URI) <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 3:

https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NetIncomeLoss Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionTotal aggregate amount of all noninterest expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NoninterestExpense Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap NoninterestExpenseAbstract Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe total amount of noninterest income which may be derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NoninterestIncome Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap NoninterestIncomeAbstract Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRepresents the total of noninterest income derived from certain activities and assets including (for example): (1) venture capital investments; (2) bank owned life insurance; (3) foreign currency transactions; and (4) mortgage servicing rights. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(13)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NoninterestIncomeOther Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property taxes and property and casualty insurance expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 840 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481161/840-30-50-1 + Details Name: us-gaap OccupancyNet Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, after discount, accretion and premium amortization, of interest income and dividend income classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap OtherInterestAndDividendIncome Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap OtherNoninterestExpense Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medical profile of a client or customer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 48 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482785/280-10-55-48Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (k) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-3Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(2)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1 + Details Name: us-gaap ProfessionalFees Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of credit loss expense (reversal of expense) for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap ProvisionForLoanLossesExpense Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate amount of expenses directly related to the supplies and postage. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(14)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap SuppliesAndPostageExpense Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 11 R5.htm IDEA: XBRL DOCUMENT v.32.4.3 Consolidated Statements of Comprehensive Income (Loss) (Unaudited) - USD (\$) \$ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2024 Sep. 30, 2023 Statement of Comprehensive Income [Abstract] Á Á Á Net Income (Loss) \$ 7,348 \$ 5,122 \$ 19,568 \$ 15,968 Other comprehensive income: Á Á Á Change in net unrealized gain (loss) on available-for-sale securities 14,077 (21,739) 11,091 (13,063) Change in net unrealized gain (loss) on available-for-sale securities, Income tax benefit (expense) (2,956) 4,565 (2,329) 2,743 Less: reclassification adjustment for net (gain) loss included in net income 0 0 0 0 Less: reclassification adjustment for net (gain) loss included in net income, Income tax benefit (expense) 0 0 0 0 Less: reclassification adjustment for net (gain) loss for fair value hedge (9,827) 9,189 (2,841) 9,920 Less: reclassification adjustment for net (gain) loss for fair value hedge, Income tax benefit (expense) 2,064 (1,930) 597 (2,083) Less: net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity 0 0 0 0 Net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity, Income tax benefit (expense) 0 0 0 0 Unrealized gain (loss) on available-for-sale securities, net of tax 3,358 (9,915) 6,518 (2,483) Reclassification of unrealized gain (loss) upon transfer of securities from available-for-sale to held-to-maturity 0 0 0 0 Reclassification of unrealized gain (loss) upon transfer of securities from available-for-sale to held-to-maturity, Income tax benefit (expense) 0 0 0 0 Amortization of net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity 61 67 173 261 Amortization of net unrealized (gains) losses on securities transferred from available-for-sale to held-to-maturity, Income tax benefit (expense) (12) (14) (36) (55) Unrealized loss on held to maturity securities, net of tax 49 53 137 206 Change in net unrealized gain (loss) on cash flow hedge (9,558) 9,625 (1,753) 12,748 Change in net unrealized gain (loss) on cash flow hedge, Income tax benefit (expense) 2,006 (2,021) 367 (2,677) Less: reclassification adjustment for net (gain) loss on cash flow hedge 0 0 0 0 Less: reclassification adjustment for net (gain) loss on cash flow hedge, Income tax benefit (expense) 0 0 0 0 Less: amortization of net unrealized (gains) losses included in net income 897 1,092 1,940 Less: amortization of net unrealized (gains) losses included in net income, Income tax benefit (expense) 0 (188) (229) (407) Unrealized gain (loss) on cash flow hedge instruments, net of tax (7,552) 8,313 (523) 11,604 Other comprehensive income (loss), net of tax (4,145) (1,549) 6,132 9,327 Comprehensive income (loss) \$ 3,203 \$ 3,573 \$ 25,700 \$ 25,295 X - DefinitionThe amount of tax on oci debt securities transfer to held to maturity from available for sale adjustment from aoci for amortization of net unrealized gain (loss) + ReferencesNo definition available. + Details Name: cofs OCIDebtSecuritiesTransferToHeldtomaturityFromAvailableforsaleAdjustmentFromAOCIForAmortizationOfNetUnrealizedGainLossTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after tax and adjustment, of unrealized gain (loss) on held-to-maturity securities recognized in other comprehensive income. + ReferencesNo definition available. + Details Name: cofs OCIDebtSecuritiesHeldtomaturityUnrealizedGainLossAfterAdjustmentAndTaxTotal Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, before tax, of adjustment from accumulated other comprehensive income (loss) for amortization of gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) from transfer to investment in debt security measured at amortized cost (held-to-maturity). + ReferencesNo definition available. + Details Name: cofs OCIDebtSecuritiesTransferToHeldtomaturityFromAvailableforsaleAdjustmentFromAociForAmortizationOfNetUnrealizedGainLossBeforeTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, before tax, of reclassification of amortization of net unrealized gain (loss) from accumulated other comprehensive income (AOCI) for derivative instrument designated and qualifying as cash flow hedge included in assessment of hedge effectiveness. + ReferencesNo definition available. + Details Name: cofs OtherComprehensiveIncomeLossCashFlowHedgeAmortizationOfNetUnrealizedGainLossReclassificationBeforeTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of tax on other comprehensive income (loss) cash flow hedge amortization of net unrealized gain (loss) reclassification. + ReferencesNo definition available. + Details Name: cofs OtherComprehensiveIncomeLossCashFlowHedgeAmortizationOfNetUnrealizedGainLossReclassificationTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionOther comprehensive income (loss), reclassification adjustment from aoci for available-for-sale securities, fair value hedge, before tax. + ReferencesNo definition available. + Details Name: cofs OtherComprehensiveIncomeLossReclassificationAdjustmentFromAociForAvailableForSaleSecuritiesFairValueHedgeBeforeTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionOther comprehensive income (loss), reclassification adjustment from aoci for available-for-sale securities, fair value hedge, tax. + ReferencesNo definition available. + Details Name: cofs OtherComprehensiveIncomeLossReclassificationAdjustmentFromAociForAvailableForSaleSecuritiesFairValueHedgeTax Namespace Prefix: cofs Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX

5-03(24) - Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org/1943274/214748524/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-5 + Details Name: us-gaap -ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Definition The portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph

Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481694/830-30-45-20>Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.5-03\(21\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2)Reference 10: [http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(23\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1B)Reference 12: <http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482739/220-10-55-15>Reference 13: [http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-15](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A -Details Name: us-gaap -OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -ReferencesNo definition available. + Details Name: us-gaap -OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParentAbstract Namespace Prefix: us-gaap -Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X -DefinitionAmount before tax of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-15)Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9](http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-17A](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-17A -Details Name: us-gaap -OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesBeforeTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X -DefinitionAmount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12 -Details Name: us-gaap -OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -DefinitionAmount, before tax, of reclassification adjustment from accumulated other comprehensive income (loss) for unrealized gain (loss) of investment classified as available-for-sale transferred to equity method. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-17A) -Details Name: us-gaap -OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesBeforeTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X -DefinitionAmount of tax expense (benefit) of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. + ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9](http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph \(e\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph \(e\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11 -Details Name: us-gaap -OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -DefinitionAmount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-9)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-11 -Details Name: us-gaap -OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -DefinitionAmount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-12) -Details Name: us-gaap -OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X -ReferencesNo definition available. + Details Name: us-gaap -StatementOfIncomeAndComprehensiveIncomeAbstract Namespace Prefix: us-gaap -Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration XML 12 R6.htm IDEA: XBRL DOCUMENT v3.24.3 Consolidated Statements of Changes in Shareholders' Equity (Unaudited) - USD (\$) in Thousands Total Common Stock and Paid in Capital [Member] Retained Earnings [Member] Accumulated Other Comprehensive Income/(Loss), Net [Member] Balance (in shares) at Dec. 31, 2022 \$ 7,516,098 \$ Balance at Dec. 31, 2022 \$ 160,828 \$ 172,277 \$ 60,348 \$ (71,797) Net income 15,968 \$ 15,968 \$ Other comprehensive income (loss) 9,327 \$ 9,327 Shares issued (in shares) \$ 25,089 \$ A Shares issued 428 \$ 428 \$ A Effect of employee stock purchases 23 \$ 23 \$ A Stock-based compensation expense 459 \$ 459 \$ A Cash dividends declared (5,872) \$ (5,872) \$ Balance (in shares) at Sep. 30, 2023 \$ 7,541,187 \$ A Balance at Sep. 30, 2023 \$ 181,161 \$ 173,187 \$ 60,348 \$ Other comprehensive income (loss) (1,549) \$ (1,549) Shares issued (in shares) \$ 6,529 \$ A Shares issued 131 \$ 131 \$ A Effect of employee stock purchases 9 \$ 9 \$ A Stock-based compensation expense 167 \$ 167 \$ A Cash dividends declared (1,959) \$ (1,959) \$ Balance (in shares) at Sep. 30, 2023 \$ 7,541,187 \$ A Balance at Sep. 30, 2023 \$ 181,161 \$ 173,187 \$ 60,348 \$ Other comprehensive income (loss) 6,132 \$ 6,132 Shares issued (in shares) \$ 30,435 \$ A Shares issued 280 \$ 280 \$ A Effect of employee stock purchases 33 \$ 33 \$ A Stock options exercised and issued (in shares) \$ 1,012 \$ A Common stock offering 32,093 \$ 32,093 \$ A Common stock offering (in shares) \$ 1,380,000 \$ A Stock-based compensation expense 508 \$ 508 \$ A Cash dividends declared \$ (6,502) \$ (6,502) \$ Balance (in shares) at Sep. 30, 2024 \$ 8,959,664 \$ 8,959,664 \$ A Balance at Sep. 30, 2024 \$ 247,746 \$ 206,427 \$ 86,765 (45,446) Balance (in shares) at Jun. 30, 2024 \$ 7,573,618 \$ A Balance at Jun. 30, 2024 \$ 214,519 \$ 173,984 81,836 (41,301) Net income 7,348 \$ 7,348 \$ Other comprehensive income (loss) (4,145) \$ A (4,145) Shares issued (in shares) \$ 5,914 \$ A Shares issued 165 \$ 165 \$ A Effect of employee stock purchases 11 \$ 11 \$ A Stock options exercised and issued (in shares) \$ 132 \$ A Common stock offering 32,093 \$ 32,093 \$ A Common stock offering (in shares) \$ 1,380,000 \$ A Stock-based compensation expense 174 \$ 174 \$ A Cash dividends declared \$ (2,419) \$ (2,419) \$ Balance (in shares) at Sep. 30, 2024 \$ 8,959,664 \$ 8,959,664 \$ A Balance at Sep. 30, 2024 \$ 247,746 \$ 206,427 \$ 86,765 (45,446) X -DefinitionStock issued during period shares common stock offering. + ReferencesNo definition available. + Details Name: cofS -StockIssuedDuringPeriodSharesCommonStockOffering Namespace Prefix: cofS -Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X -DefinitionStock issued during period value common stock offering. + ReferencesNo definition available. + Details Name: cofS -StockIssuedDuringPeriodValueCommonStockOffering Namespace Prefix: cofS -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X -DefinitionAmount of increase in additional paid-in capital (APIC) for recognition of cost for employee stock purchase program (ESPP) award under share-based payment arrangement. + ReferencesNo definition available. + Details Name: us-gaap -AdjustmentsToAdditionalPaidInCapitalShareBasedCompensationEmployeeStockPurchaseProgramRequisiteServicePeriodRecognition Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -DefinitionAmount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480483/718-10-35-2>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-13>Reference 3: [http://asc.fasb.org/1943274/2147481112/505-10-50-2](http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 20 -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481089/718-20-55-12 -Details Name: us-gaap -AdjustmentsToAdditionalPaidInCapitalShareBasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X -DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(29\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.6-09\(4\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(16\)\(a\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3 -Details Name: us-gaap -CommonStockSharesOutstanding Namespace Prefix: us-gaap -Data Type: xbrli:sharesItem Type Balance Type: na Period Type: instant X -DefinitionAmount of paid and unpaid common stock dividends declared with the form of settlement in cash. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 -Details Name: us-gaap -DividendsCommonStockCash Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X -DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: <a href=)Reference 2: <http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-9>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph \(g\)\(3\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478666/740-323-65-2">http://asc.fasb.org/1943274/2147478666/740-323-65-2](http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1)Reference 5: [http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph \(SX 210.5-03\(20\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3">http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI 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https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 9:

Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NetIncomeLoss Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-4Reference 7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-5Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481694/830-30-45-20Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482739/220-10-55-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1A + Details Name: us-gaap OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of new stock issued during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478448/946-505-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479886/946-10-S99-3Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap StockIssuedDuringPeriodSharesNewIssues Namespace Prefix: us-gaap Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X - DefinitionNumber of share options (or share units) exercised during the current period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480429/718-10-50-2Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap StockIssuedDuringPeriodSharesStockOptionsExercised Namespace Prefix: us-gaap Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X - DefinitionEquity impact of the value of new stock issued during the period. Includes shares issued in an initial public offering or a secondary public offering. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 205 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478009/946-205-45-4Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478009/946-205-45-4Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(iii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481687/323-10-50-3Reference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-2 + Details Name: us-gaap StockholdersEquity Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant XML 13 R7.htm IDEA: XBRL DOCUMENT v3.24.3 Consolidated Statements of Changes in Shareholders' Equity (Unaudited) (Parentheticals) - \$ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dividends declared, per share (in dollars per share) \$ 0.27 \$ 0.26 \$ 0.81 \$ 0.78 X - DefinitionAggregate dividends declared during the period for each share of common stock outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1 + Details Name: us-gaap CommonStockDividendsPerShareDeclared Namespace Prefix: us-gaap Data Type: dt:types:perShareItem Type Balance Type: na Period Type: duration XML 14 R8.htm IDEA: XBRL DOCUMENT v3.24.3 Consolidated Statements of Cash Flows (Unaudited) - USD (\$) \$ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Cash flows from operating activities: Á Á Net Income (Loss) 15,968 \$ 15,968 Adjustments to reconcile net income to net cash from operating activities: Á Á (Reversal of) provision for credit losses 425 (225) Depreciation 1,907 1,854 Amortization 7,263 7,495 Compensation expense on employee stock purchase plan, stock options, and restricted stock units 541 741 Net losses (gains) on sales of available for sale securities 0 71 Net change in market value of equity securities (241) 456 Gains on sales of loans (1,610) (1,479) Loans originated for sale (48,171) (37,845) Proceeds from loan sales 47,810 38,330 Earnings on bank-owned life insurance (919) (810) Earnings on death benefit from bank-owned life insurance (196) 0 (Gains)/losses on sales of other real estate owned (17) 0 Proceeds from sales of other real estate owned 139 144 Deferred federal income tax (benefit)/expense 166 138 Net change in: Á Á Other assets (3,534) 4,443 Other liabilities 1,507 28,049 Net cash provided by operating activities 24,638 57,330 Cash flows from investing activities: Á Á Sales of equity securities 0 887 Maturities, prepayments and calls of securities available for sale 25,109 21,981 Maturities, prepayments and calls of securities held to maturity 16,710 10,218 Purchases of securities available for sale (1,116) (110) Purchases of equity securities (70) 0 Purchases of securities held to maturity (2,000) (597) Purchase of Federal Home Loan Bank stock (242) (4,849) Proceeds from redemption of Federal Home Loan Bank stock 0 3,916 Loan originations and payments, net (94,121) (120,271) Proceeds from bank owned life insurance death benefits claim 490 0 Additions to premises and equipment (1,047) (3,454) Payments for derivative contracts settlements 0 (4,191) Proceeds from (payments for) derivative contracts, net 0 382 Net cash provided by (used in) investing activities (56,287) (96,088) Cash flows from financing activities: Á Á Net change in deposits 86,173 15,192 Net change in short term borrowings 10,109 130,000 Issuance of common stock 500 168 Share based compensation withholding obligation (220) 0 Cash dividends (6,502) (5,872) Cash related to common stock offering 32,094 0 Net cash provided by financing activities 122,154 139,488 Net change in cash and cash equivalents 90,505 100,730 Beginning cash and cash equivalents 55,433 43,943 Ending cash and cash equivalents 145,938 144,673 Supplemental disclosures of cash flow information: Á Á Cash paid for interest 34,358 18,393 Cash paid for income taxes 4,450 3,900 Loans transferred to other real estate owned \$ 529 \$ 266 X - DefinitionThe amount of bank owned life insurance income classified as operating activities. + ReferencesNo definition available. + Details Name: cofs BankOwnedLifeInsuranceIncomeOperatingActivities Namespace Prefix: cofs Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X - DefinitionRepresents earnings on death benefit from bank owned life insurance. + ReferencesNo definition available. + Details Name: cofs EarningOnDeathBenefitFromBankOwnedLifeInsurance Namespace Prefix: cofs Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X - DefinitionPayments for derivative contracts settlements. + ReferencesNo definition available. + Details Name: cofs PaymentsForDerivativeContractsSettlements Namespace Prefix: cofs Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X - DefinitionThe aggregate amount of recurring noncash expense charged against earnings in the period to allocate the cost of assets over their estimated remaining economic lives. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap AdjustmentForAmortization Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap AdjustmentsNoncashItemsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including, but not limited to, disposal group and

discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482913/230-10-50-8>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-24>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-4> + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-24>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147477401/830-230-45-1> + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481800/320-10-50-9> + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of deferred federal tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, deferred national tax expense (benefit) for non-US (United States of America) jurisdiction. + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 6.1.7) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479360/740-10-S99-1>Reference 2: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)(1)(Note 1)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480678/235-10-S99-1>Reference 3: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482685/740-10-50-9> + Details Name: us-gaap_DeferredFederalIncomeTaxExpenseBenefit Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expense recognized in the current period that reflects the allocation of the cost of tangible assets over the assets' useful lives. Includes production and non-production related depreciation. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482099/360-10-50-1> + Details Name: us-gaap_Depreciation Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of unrealized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)(2)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147477250/944-220-S99-1>Reference 2: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479536/321-10-50-4> + Details Name: us-gaap_EquitySecuritiesFvNiUnrealizedGainLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe gains (losses) included in earnings that represent the difference between the sale price and the carrying value of loans and leases that were sold during the reporting period. This element refers to the gain (loss) and not to the cash proceeds of the sales. This element is a noncash adjustment to net income when calculating net cash generated by operating activities using the indirect method. + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28> + Details Name: us-gaap_GainLossOnSaleOfLoansAndLeases Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from sales and other disposals of other real estate owned, increases (decreases) in the valuation allowance for foreclosed real estate, and write-downs of other real estate owned after acquisition or physical possession. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(1)(d)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478524/942-220-S99-1> + Details Name: us-gaap_GainsLossesOnSalesOfOtherRealEstate Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount, after refund, of cash paid to foreign, federal, state, and local jurisdictions as income tax. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482913/230-10-50-2A>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 23 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482685/740-10-50-23>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482685/740-10-50-22>Reference 4: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482913/230-10-50-2> + Details Name: us-gaap_IncomeTaxesPaidNet Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash inflow or outflow for the increase (decrease) in the beginning and end of period deposits balances. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 942 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479024/942-230-45-1>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-8> + Details Name: us-gaap_IncreaseDecreaseInDeposits Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInOperatingCapitalAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of increase (decrease) in operating assets classified as other. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28> + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingAssets Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in operating liabilities classified as other. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28> + Details Name: us-gaap_IncreaseDecreaseInOtherOperatingLiabilities Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash paid for interest, excluding capitalized interest, classified as operating activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Subparagraph (d) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-17>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (e) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-25>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482913/230-10-50-2> + Details Name: us-gaap_InterestPaidNet Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-24> + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-24> + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-28>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-24>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482740/230-10-45-25> + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-6>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-9>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147476176/805-60-65-1>Reference 4: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478666/740-323-65-2>Reference 5: <http://fasb.org/us-gaap/role/ref/legacyRef> -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483621/220-10-S99-2>Reference 6: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(iii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480678/235-10-S99-1>Reference 7: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/214781687/323-10-50-3>Reference 8: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482907/825-10-50-28>Reference 9: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482765/220-10-50-6>Reference 10: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-3>Reference 11: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-1>Reference 12: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480175/815-40-65-1>Reference 13: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-8>Reference 14: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-11>Reference 15: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-11>Reference 16: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-4>Reference 17: <http://www.xbrl.org/2003/role/exampleRef> -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479168/946-830-55-1>Reference 18: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479105/946-220-45-7>Reference 19: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147477250/944-220-S99-1>Reference 20: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479134/946-220-S99-1>Reference 21: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479134/946-220-S99-3>Reference 22: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 23: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 24: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 25:

[http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(4\)\(iv\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(5\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(i\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(A\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(B\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iv\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(5\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5))-Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32): [http://www.xbrl.org/2003/role/disclosureRef-Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33](http://www.xbrl.org/2003/role/disclosureRef-Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33): <http://www.xbrl.org/2003/role/disclosureRef-Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34>: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36](http://www.xbrl.org/2003/role/disclosureRef-Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36): [http://www.xbrl.org/2003/role/disclosureRef-Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37](http://www.xbrl.org/2003/role/disclosureRef-Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37): [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-04\(22\)\)-Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of cash paid for the origination of mortgages that are held for sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22))-Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of cash paid for the origination of mortgages that are held for sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21Reference 2): [http://www.xbrl.org/2003/role/disclosureRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25 + Details Name: us-gaap PaymentsForOriginationOfMortgageLoansHeldForSale Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash outflow or inflow from derivative instruments during the period, which are classified as investing activities, excluding those designated as hedging instruments. + ReferencesNo definition available. + Details Name: us-gaap PaymentsForProceedsFromDerivativeInstrumentInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net cash outflow or inflow for the increase (decrease) in the beginning and end of period of loan and lease balances which are not originated or purchased specifically for resale. Includes cash payments and proceeds associated with (a) loans held-for-investment, (b) leases held-for-investment, and (c) both. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 942 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479024/942-230-45-1 + Details Name: us-gaap PaymentsForProceedsFromLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCash outflow in the form of capital distributions and dividends to common shareholders, preferred shareholders and noncontrolling interests. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap PaymentsOfDividends Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to satisfy grantee's tax withholding obligation for award under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-15 + Details Name: us-gaap PaymentsRelatedToTaxWithholdingForShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2): [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 3](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13Reference 3): [http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-19Reference 2](http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11 + Details Name: us-gaap PaymentsToAcquireAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as investing activity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-19Reference 2): [http://www.xbrl.org/2003/role/disclosureRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2](http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 10 -Topic 321 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479567/321-10-45-1 + Details Name: us-gaap PaymentsToAcquireEquitySecuritiesFvNi Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire Federal Home Loan Bank (FHLB) stock. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap PaymentsToAcquireFederalHomeLoanBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow through purchase of long-term held-to-maturity securities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2): [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap PaymentsToAcquireHeldToMaturitySecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-13 + Details Name: us-gaap PaymentsToAcquirePropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow associated with the amount received from entity's first offering of stock to the public. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details Name: us-gaap ProceedsFromIssuanceOfInitialPublicOffering Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow from the additional capital contribution to the entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14 + Details Name: us-gaap ProceedsFromIssuanceOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow for proceeds from settlement of corporate-owned life insurance policy, classified as investing activities. Includes, but is not limited to, bank-owned life insurance policy. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12Reference 2): [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 21C -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21C + Details Name: us-gaap ProceedsFromLifeInsurancePolicies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2): <http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-11Reference 3>: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2](http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the maturity, prepayments and calls (requests for early payments) of debt securities designated as held-to-maturity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-11Reference 2): [http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-19Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap ProceedsFromMaturitiesPrepaymentsAndCallsOfHeldToMaturitySecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe net cash inflow or outflow for borrowing having initial term of repayment within one year or the normal operating cycle, if longer. + ReferencesNo definition available. + Details Name: us-gaap ProceedsFromRepaymentsOfShortTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from sale of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as investing activity. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-19Reference 2): [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-16Reference 2](http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 10 -Topic 321 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479567/321-10-45-1 + Details Name: us-gaap ProceedsFromSaleOfEquitySecuritiesFvNi Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from sale of Federal Home Loan Bank (FHLB) stock. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap ProceedsFromSaleOfFederalHomeLoanBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow resulting from the sale of loans classified as held-for-sale, including proceeds from loans sold through mortgage securitization. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-16Reference 2): [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph \(a\) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 21 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-21 + Details Name: us-gaap ProceedsFromSaleOfLoansHeldForSale Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCash received for the sale of real estate that is not part of an investing activity during the current period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-12 + Details Name: us-gaap ProceedsFromSaleOfRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 2): [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph \(c\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11BReference 3): [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-4Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11))-Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28 + Details Name: us-gaap ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap SupplementalCashFlowElementsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemBalance Type: na Period Type: duration X - DefinitionValue transferred from mortgage loans to real estate owned (REO) in noncash transactions. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-4Reference 2): <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-3Reference 3>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482913/230-10-50-5 + Details Name: us-gaap TransferToOtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 15 R9.htm IDEA: XBRL DOCUMENT v3.24.3 Pay vs Performance Disclosure - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep 30, 2024 Sep 30, 2023 Sep 30, 2024 Sep 30, 2023 Pay vs Performance Disclosure A A A Net Income (Loss) $ 7,348 $ 5,122 $ 19,568 $ 15,968 X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K-Number 229 -Section 402 -Subsection v -Paragraph 1 + Details Name: ecd PvpTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemBalance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-6Reference 2): [http://www.xbrl.org/2003/role/disclosureRef-Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph \(g\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4](http://www.xbrl.org/2003/role/disclosureRef-Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 4): [http://www.xbrl.org/2003/role/disclosureRef-Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph \(g\)\(3\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/740-323-65-2Reference 5](http://www.xbrl.org/2003/role/disclosureRef-Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/740-323-65-2Reference 5)

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https://asc.fasb.org/1943274/2147482907/825-10-50-28Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482765/220-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480175/815-40-65-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-8Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 17: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479168/946-830-55-10Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479105/946-220-45-7Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479134/946-220-S99-3Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 34: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 37: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap NetIncomeLoss Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 16 R10.htm IDEA: XBRL DOCUMENT v3.24.3 Insider Trading Arrangements 3 Months Ended Sep. 30, 2024 Trading Arrangements, by Individual A Rule 10b5-1 Arrangement Adopted false Non-Rule 10b5-1 Arrangement Adopted false Rule 10b5-1 Arrangement Terminated false Non-Rule 10b5-1 Arrangement Terminated false X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd NonRule10b51ArrAdoptedFlag Namespace Prefix: ecd Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd Rule10b51ArrAdoptedFlag Namespace Prefix: ecd Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd Rule10b51ArrTrmtdFlag Namespace Prefix: ecd Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 2 -Subparagraph A + Details Name: ecd TradingArrByIndTable Namespace Prefix: ecd Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 17 R11.htm IDEA: XBRL DOCUMENT v3.24.3 Summary of Significant Accounting Policies 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] A Summary of Significant Accounting Policies NOTE 1 â€” SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESPrinciples of Consolidation A The consolidated financial statements include ChoiceOne Financial Services, Inc. (â€œChoiceOneâ€), its wholly-owned subsidiaries, ChoiceOne Bank (the â€œBankâ€) and 109 Technologies, LLC, and ChoiceOne Bankâ€™s wholly-owned subsidiary, ChoiceOne Insurance Agencies, Inc. (the â€œInsurance Agencyâ€). Intercompany transactions and balances have been eliminated in consolidation. ChoiceOne owns all of the common securities of Community Shores Capital Trust I (the â€œCapital Trustâ€). Under U.S. generally accepted accounting principles (â€œGAAPâ€), the Capital Trust is not consolidated because it is a variable interest entity and ChoiceOne is not the primary beneficiary. The accompanying unaudited consolidated financial statements and notes thereto reflect all adjustments ordinary in nature which are, in the opinion of management, necessary for a fair presentation of such financial statements. Operating results for the nine months ended September 30, 2024, are not necessarily indicative of the results that may be expected for the year ending December 31, 2024. The accompanying consolidated financial statements should be read in conjunction with the audited consolidated financial statements and footnotes thereto included in ChoiceOneâ€™s Annual Report on Form 10-K for the year ended December 31, 2023.Recent EventsA On July 26, 2024, ChoiceOne completed an underwritten public offering of 1,380,000 shares of its common stock at a price to the public of \$25.00 per share (the â€œCommon Stock Offeringâ€). The aggregate gross proceeds of the Common Stock Offering were approximately \$34.5 million before deducting underwriting discounts and estimated offering expenses. The proceeds from the Common Stock Offering will qualify as tangible common equity and Tier 1 common equity. ChoiceOne intends to use the net proceeds of the Common Stock Offering for general corporate purposes including supplementing regulatory capital ratios and in conjunction with its announced merger with Fentura Financial, Inc. On July 25, 2024, ChoiceOne and Fentura Financial, Inc. (â€œFenturaâ€), the parent company of The State Bank, announced the signing of a definitive merger agreement pursuant to which ChoiceOne and Fentura will merge in an all-stock transaction. The agreement was unanimously approved by the boards of directors of both companies. Under the terms of the merger agreement, each share of Fentura common stock outstanding immediately prior to completion of the merger will be converted into the right to receive 1.35 shares of ChoiceOne common stock. Once completed, the combination will create the third largest publicly traded bank in Michigan with approximately \$4.3 billion in consolidated total assets and 56 offices in Western, Central and Southeastern Michigan. The proposed transaction is expected to close in the first quarter of 2025, subject to the satisfaction of customary closing conditions, including receipt of approval from Fentura and ChoiceOne shareholders and receipt of all necessary regulatory approvals.Merger-related expensesDuring the three and nine months ended September 30, 2024, the Company incurred merger-related expenses totaling \$645,000. These expenses primarily consist of professional fees, including legal, accounting, advisory fees associated with the merger, and regulatory filing fees. These expenses are included in the Consolidated Statements of Income under Noninterest Expense. Merger related expenses are presented net of tax in the Non-GAAP reconciliation of Adjusted Net Income in the Management Discussion & Analysis.Use of EstimatesA To prepare financial statements in conformity with accounting principles generally accepted in the United States of America, ChoiceOneâ€™s management makes estimates and assumptions based on available information. These estimates and assumptions affect the amounts reported in the financial statements and the disclosures provided. These estimates and assumptions are subject to many risks and uncertainties, and actual results may differ from these estimates. Estimates associated with the allowance for credit losses and the unrealized gains and losses on securities available for sale and held to maturity are particularly susceptible to change. GoodwillA Goodwill results from business acquisitions and represents the excess of the purchase price over the fair value of the acquired tangible assets and liabilities and identifiable intangible assets. Goodwill and intangible assets acquired in a purchase business combination and determined to have an indefinite useful life are not amortized, but tested for impairment at least annually or more frequently if events and circumstances exist that indicate that a goodwill impairment test should be performed.Core Deposit IntangibleCore deposit intangible represents the value of the acquired customer core deposit bases and is included as an asset on the consolidated balance sheets. The core deposit intangible has an estimated finite life, is amortized on an accelerated basis over a 120 month period and is subject to periodic impairment evaluation.Stock TransactionsA total of 3,877 and 11,582 shares of common stock were issued to ChoiceOneâ€™s Board of Directors for a cash price of \$111,000 and \$330,000 under the terms of the Directorsâ€™ Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. A total of 2,037 and 6,943 shares for a cash price of \$53,000 and \$170,000 were issued under the Employee Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. ChoiceOne's common stock repurchase program announced in April 2021 and amended in 2022, authorizes repurchases of up to 375,388 shares, representing 5% of the total outstanding shares of common stock as of the date the program was adopted. No shares were repurchased under this program in 2024.Reclassifications Certain amounts presented in prior periods have been reclassified to conform to the current presentation.Allowance for Credit Losses (â€œACLâ€) The ACL is a valuation allowance for expected credit losses. The ACL is increased by the provision for credit losses and decreased by loans charged off less any recoveries of charged off loans. As ChoiceOne has had very limited loss experience since 2011, management elected to utilize benchmark peer loss history data to estimate historical loss rates. ChoiceOne identified an appropriate peer group for each loan cohort which shared similar characteristics. Management estimates the ACL required based on the selected peer group loan loss experience, the nature and volume of the loan portfolio, information about specific borrower situations and estimated collateral values, a reasonable and supportable economic forecast, and other factors. Allocations of the ACL may be made for specific loans, but the entire ACL is available for any loan that, in managementâ€™s judgment, should be charged off. Loan losses are charged against the ACL when management believes that collection of a loan balance is not possible. The ACL consists of general and specific components. The general component covers loans collectively evaluated for credit losses and is based on peer historical loss experience adjusted for current and forecasted factors. Managementâ€™s adjustment for current and forecasted factors is based on trends in delinquencies, trends in charge-offs and recoveries, trends in the volume of loans, changes in underwriting standards, trends in loan review findings, the experience and ability of lending staff, and a reasonable and supportable economic forecast described further below. The discounted cash flow methodology is utilized for all loan pools. This methodology is supported by our CECL software provider and allows management to calculate contractual life by factoring in all cash flows and adjusting them for behavioral and credit-related aspects. Reasonable and supportable economic forecasts have to be incorporated in determining expected credit losses. The forecast period represents the time frame from the current period end through the point in time that we can reasonably forecast and support entity and environmental factors that are expected to impact the performance of our loan portfolio. Ideally, the economic forecast period would encompass the contractual terms of all loans; however, the ability to produce a forecast that is considered reasonable and supportable becomes more difficult or may not be possible in later periods. Subsequent to the end of the forecast period, we revert to historical loan data based on an ongoing evaluation of each economic forecast in relation to then current economic conditions as well as any developing loan loss activity and resulting historical data. As of September 30, 2024, we used a one-year reasonable and supportable economic forecast period, with a two year straight-line reversion period. We are not required to develop and use our own economic forecast model, and we elected to utilize economic forecasts from third-party providers that analyze and develop forecasts of the economy for the entire United States at least quarterly. Other inputs to the calculation are also updated or reviewed quarterly. Prepayment speeds are updated on a one quarter lag based on the asset liability model from the previous quarter. This model is performed at the loan level. Curtailment is updated quarterly within the ACL model based on our peer group average. The reversion period is reviewed by management quarterly with consideration of the current economic climate. We are also required to consider expected credit losses associated with loan commitments over the contractual period in which we are exposed to credit risk on the underlying commitments unless the obligation is unconditionally cancellable by us. Any allowance for off-balance sheet credit exposures is reported as an other liability on our Consolidated Balance Sheet and is increased or decreased via the provision for credit losses account on our Consolidated Statement of Income. The calculation includes consideration of the likelihood that funding will occur and forecasted credit losses on commitments expected to be funded over their estimated lives. The allowance is calculated using the same aggregate reserve rates calculated for the funded portion of loans at the portfolio level applied to the amount of commitments expected to be funded. Loans that do not share risk characteristics are evaluated on an individual basis and are excluded from the collective evaluation. ChoiceOne has determined that any loans which have been placed on non-performing status, loans with a risk rating of 6 or higher, and loans past due more than 60 days will be assessed individually for evaluation. Managementâ€™s judgment will be used to determine if the loan should be migrated back to pool on an individual basis. Individual analysis will establish a specific reserve for loans in scope. Specific reserves on non-performing loans are typically based on managementâ€™s best estimate of the fair value of collateral securing these loans, adjusted for selling costs as appropriate or based on the present value of the expected cash flows from that loan.A Securities Debt securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. â€¢ Debt securities are classified as available for sale because they

might be sold before maturity. Debt securities classified as available for sale are carried at fair value, with unrealized holding gains and losses reported separately in the accumulated other comprehensive income or loss section of shareholders' equity, net of tax effect. Restricted investments in Federal Reserve Bank stock and Federal Home Loan Bank stock are carried at cost. Equity securities consist of investments in preferred stock and investments in common stock of other financial institutions. Equity securities are reported at their fair value with changes in market value reported through current earnings. Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized using the level-value method without anticipating prepayments. Gains or losses on sales are recorded on the trade date based on the amortized cost of the security sold. Securities Available for Sale ("AFS") are For securities AFS in an unrealized loss position, management determines whether they intend to sell or if it is more likely than not that ChoiceOne will be required to sell the security before recovery of the amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income with an allowance being established under CECL. For securities AFS with unrealized losses not meeting these criteria, management evaluates whether any decline in fair value is due to credit loss factors. In making this assessment, management considers any changes to the rating of the security by rating agencies and adverse conditions specifically related to the issuer of the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of the cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses (a loss) is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Changes in the ACL under ASC 326-30 are recorded as provisions for (or reversal of) credit loss expense. Losses are charged against the allowance when the collectability of a security AFS is confirmed or when either of the criteria regarding intent or requirement to sell is met. Any impairment that has not been recorded through an ACL is recognized in other comprehensive income, net of income taxes. At September 30, 2024, there was no ACL related to securities AFS. Accrued interest receivable on securities AFS was excluded from the estimate of credit losses. Securities Held to Maturity ("HTM") Since the adoption of CECL, ChoiceOne measures credit losses on securities HTM on a collective basis by major security type with each type sharing similar risk characteristics, and considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts. The ACL on HTM securities is a contra asset valuation account that is deducted from the carrying amount of securities HTM to present the net amount expected to be collected. HTM securities are charged off against the ACL when deemed uncollectible. Adjustments to the ACL are reported in ChoiceOne's Consolidated Statements of Income in the provision for credit losses. Accrued interest receivable on securities HTM is excluded from the estimate of credit losses. With regard to US Treasury securities, these have an explicit government guarantee; therefore, no ACL is recorded for these securities. With regard to obligations of states and political subdivisions and other HTM securities, management considers (1) issuer bond ratings, (2) historical loss rates for given bond ratings, (3) the financial condition of the issuer, and (4) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities. A discounted cash flow method will be used to determine the reserve required for any credit losses on HTM securities. At September 30, 2024, the ACL related to securities HTM is insignificant. Recent Accounting Pronouncements Improvements to Income Tax Disclosure ASU 2023-09 enhances transparency by requiring consistent categorization, greater disaggregation, and detailed disclosure related to income taxes paid. These changes aim to help users of financial statements understand factors contributing to differences between effective and statutory tax rates. The disclosure is effective for annual reporting periods beginning after December 15, 2024. A Reportable Segment Disclosures In 2023, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2023-07, which introduces improvements to reportable segment disclosures under Topic 280. This update aims to enhance the transparency and usefulness of segment information for financial statement users. The key changes include requiring public entities to disclose significant segment expenses and segment profit or loss measures that are regularly reviewed by management. ASU 2023-07 is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. X - References No definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrl:stringItemType Balance Type: na Period Type: duration X - Definition The entire disclosure for all significant accounting policies of the reporting entity. + References Reference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483426/235-10-50-1 Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/235/tableOfContent + Details Name: us-gaap_SignificantAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 18 R12.htm IDEA: XBRL DOCUMENT v3.24.3 Securities 9 Months Ended Sep. 30, 2024 Debt Securities, Trading, and Equity Securities, FV-NI, Cost [Abstract] A Securities NOTE 2 a SECURITIES The fair value of equity securities and the related gross unrealized gains and (losses) recognized in noninterest income were as follows: A September 30, 2024 A A A A Gross A A Gross A A A A (Dollars in thousands) Amortized A A Unrealized A A Unrealized A A Fair A A Cost A A Gains A A Losses A A Value A A Equity securities \$ 8,030 A A \$ 332 A A \$ (546) A A \$ 7,816 A A A December 31, 2023 A A A A Gross A A Gross A A A A (Dollars in thousands) Amortized A A Unrealized A A Unrealized A A Fair A A Cost A A Gains A A Losses A A Value A A Equity securities \$ 7,960 A A \$ 212 A A \$ (667) A A \$ 7,505 A A A The following tables present the amortized cost and fair value of securities available for sale and the gross unrealized gains and losses recognized in accumulated other comprehensive income (loss) and the amortized cost and fair value of securities held to maturity and the related gross unrealized gains and losses: A September 30, 2024 A A A A Gross A A Gross A A A A (Dollars in thousands) Amortized A A Unrealized A A Unrealized A A Fair A A Available for Sale: Cost A A Gains A A Losses A A Value A A U.S. Treasury notes and bonds \$ 89,994 A A \$ - A A \$ (7,762) A A \$ 82,232 A A State and municipal A 269,780 A A - A A (34,746) A A 235,034 A A Mortgage-backed A 189,408 A A 59 A A (18,708) A A 170,759 A A Corporate A 250 A A - A A (37) A A 213 A A Asset-backed securities A 9,511 A A - A A (197) A A 9,314 A A Total \$ 558,943 A A \$ 59 A A \$ (61,450) A A \$ 497,552 A A A A A A A A (Dollars in thousands) A A A A A A A A Held to Maturity: A A A A A A A A U.S. Government and federal agency \$ 2,977 A A \$ - A A \$ (220) A A \$ 2,757 A A State and municipal A 196,165 A A A 10 A A (25,013) A A 171,162 A A Mortgage-backed A 172,476 A A - A A (18,644) A A A 153,832 A A Corporate A 20,036 A A A 32 A A (2,212) A A A 17,856 A A Asset-backed securities A 300 A A - A A (7) A A 293 A A Total \$ 391,954 A A \$ 42 A A \$ (46,096) A A \$ 345,900 A A A December 31, 2023 A A A A Gross A A Gross A A A A (Dollars in thousands) Amortized A A Unrealized A A Unrealized A A Fair A A Available for Sale: Cost A A Gains A A Losses A A Value A A U.S. Treasury notes and bonds \$ 90,345 A A - A A \$ (10,151) A A \$ 80,194 A A State and municipal A 269,918 A A - A A (35,236) A A A 234,682 A A Mortgage-backed A 212,392 A A 14 A A (23,905) A A A 188,501 A A Corporate A 250 A A - A A (46) A A 204 A A Asset-backed securities A 11,334 A A - A A (317) A A 11,017 A A Total \$ 584,239 A A \$ 14 A A \$ (69,655) A A \$ 514,598 A A A A A A A A (Dollars in thousands) A A A A A A A A Held to Maturity: A A A A A A A A U.S. Government and federal agency \$ 2,972 A A \$ - A A \$ (293) A A \$ 2,679 A A State and municipal A 196,098 A A A 14 A A (30,220) A A A 165,892 A A Mortgage-backed A 188,329 A A - A A (25,796) A A A 162,533 A A Corporate A 20,013 A A A 21 A A (2,864) A A A 17,170 A A Asset-backed securities A 547 A A - A A (30) A A 517 A A Total \$ 407,959 A A \$ 35 A A \$ (59,203) A A \$ 348,791 A A Available for sale securities with unrealized losses as of September 30, 2024 and December 31, 2023, aggregated by investment category and length of time the individual securities have been in an unrealized loss position, were as follows: A September 30, 2024 A A Less than 12 months A A More than 12 months A A Total A A (Dollars in thousands) Fair A A Unrealized A A Fair A A Unrealized A A Fair A A Unrealized A A Available for Sale: Value A A Losses A A Value A A Losses A A Value A A Losses A A U.S. Treasury notes and bonds \$ - A A \$ - A A \$ 82,232 A A \$ 7,762 A A \$ 82,232 A A State and municipal A - A A - A A 235,034 A A 34,746 A A 235,034 A A 34,746 A A Mortgage-backed A - A A - A A 158,840 A A 18,708 A A 158,840 A A 18,708 A A Corporate A - A A - A A 213 A A 37 A A 213 A A 37 A A Asset-backed securities A - A A - A A 9,314 A A 197 A A 9,314 A A 197 A A Total temporarily impaired \$ - A A \$ - A A \$ 485,633 A A \$ 61,450 A A \$ 485,633 A A A December 31, 2023 A A Less than 12 months A A More than 12 months A A Total A A (Dollars in thousands) Fair A A Unrealized A A Fair A A Unrealized A A Fair A A Unrealized A A Available for Sale: Value A A Losses A A Value A A Losses A A Value A A Losses A A U.S. Treasury notes and bonds \$ - A A \$ - A A \$ 80,194 A A \$ 10,151 A A \$ 80,194 A A 10,151 A A State and municipal A 557 A A 6 A A 234,125 A A 35,230 A A 234,682 A A 35,236 A A Mortgage-backed A 1,255 A A 23 A A 176,400 A A 23,882 A A 177,655 A A 23,905 A A Corporate A - A A - A A 204 A A 46 A A 204 A A 46 A A Asset-backed securities A - A A - A A 11,017 A A 317 A A 11,017 A A 317 A A Total temporarily impaired \$ 1,812 A A \$ 29 A A \$ 501,940 A A \$ 69,626 A A \$ 503,752 A A \$ 69,655 A A Held to maturity securities with unrealized losses as of September 30, 2024 and December 31, 2023, aggregated by investment category and length of time the individual securities have been in an unrealized loss position, were as follows: A September 30, 2024 A A Less than 12 months A A More than 12 months A A Total A A (Dollars in thousands) Fair A A Unrealized A A Fair A A Unrealized A A Fair A A Unrealized A A Held to Maturity: Value A A Losses A A Value A A Losses A A Value A A Losses A A U.S. Government and federal agency \$ - A A \$ - A A \$ 2,757 A A \$ 220 A A \$ 2,757 A A \$ 220 A A State and municipal A 6,818 A A 1,012 A A 162,111 A A 24,001 A A A 168,929 A A 25,013 A A Mortgage-backed A - A A - A A 153,832 A A 18,644 A A 153,832 A A 18,644 A A Corporate A - A A - A A 16,177 A A 2,212 A A 16,177 A A 2,212 A A Asset-backed securities A - A A - A A 293 A A 7 A A 293 A A 7 A A Total temporarily impaired \$ 6,818 A A \$ 1,012 A A \$ 335,170 A A \$ 45,084 A A \$ 341,988 A A \$ 46,096 A A A December 31, 2023 A A Less than 12 months A A More than 12 months A A Total A A (Dollars in thousands) Fair A A Unrealized A A Fair A A Unrealized A A Fair A A Unrealized A A Held to Maturity: Value A A Losses A A Value A A Losses A A Value A A Losses A A U.S. Government and federal agency \$ - A A \$ - A A \$ 2,679 A A \$ 293 A A \$ 2,679 A A \$ 293 A A State and municipal A 23 A A - A A 165,526 A A 30,220 A A 165,549 A A 30,220 A A Mortgage-backed A - A A - A A 162,533 A A 25,796 A A 162,533 A A 25,796 A A Corporate A - A A - A A 15,509 A A 2,864 A A 15,509 A A 2,864 A A Asset-backed securities A - A A - A A 517 A A 30 A A 517 A A 30 A A Total temporarily impaired \$ 23 A A \$ - A A \$ 346,764 A A \$ 59,203 A A \$ 346,787 A A \$ 59,203 A A ChoiceOne evaluates all securities on a quarterly basis to determine if an ACL and corresponding impairment charge should be recorded. Consideration is given to the extent to which the fair value has been less than cost, the financial condition and near-term prospects of the issuer, and the intent and ability of ChoiceOne to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value of amortized cost basis. ChoiceOne believes that unrealized losses on securities were temporary in nature and were caused primarily by changes in interest rates, increased credit spreads, and reduced market liquidity and were not caused by the credit status of the issuer. No ACL was recorded in the three and nine months ended September 30, 2024 and 2023. A At September 30, 2024 and December 31, 2023, there were 541 and 569 securities with an unrealized loss, respectively. Unrealized losses have not been recognized into income because the issuers' bonds are of high credit quality, and management does not intend to sell prior to their anticipated recovery, and the decline in fair value is largely due to changes in interest rates and other market conditions. The issuers continue to make timely principal and interest payments on the bonds. The fair value is expected to recover as the bonds approach maturity. The majority of unrealized losses at September 30, 2024, are related to U.S. Treasury notes and bonds, state and municipal bonds and mortgage backed securities. The U.S. Treasury notes are guaranteed by the U.S. government and 100% of the notes are rated AA or better. State and municipal bonds are backed by the taxing authority of the bond issuer or the revenues from the bond. On September 30, 2024, 86% of state and municipal bonds held are rated AA or better, 10% are A rated and 4% are not rated. Of the mortgage-backed securities held on September 30, 2024, 42% were issued by US government sponsored entities and agencies, and rated AAA, 43% are AAA rated private issue and collateralized mortgage obligation, and 15% are unrated privately issued mortgage-backed securities with structured credit enhancement and collateralized mortgage obligation. Presented below is a schedule of maturities of securities as of September 30, 2024. Available for sale securities are reported at fair value and held to maturity securities are reported at amortized cost. Callable securities in the money are presumed called and matured at the callable date. A Available for Sale Securities maturing within: A A A A A A A A A A A A A A Fair Value A A Less than A A 1 Year - A A 5 Years - A A More than A A A A September 30, A A (Dollars in thousands) 1 Year A A 5 Years A A 10 Years A A 10 Years A A 2024 A A A A A A A A A A A A U.S. Treasury notes and bonds \$ - A A \$ 82,232 A A \$ - A A \$ - A A \$ 82,232 A A State and municipal A 1,018 A A A 22,377 A A A 113,176 A A A 98,463 A A A 235,034 A A Corporate A - A A - A A 213 A A A - A A 213 A A Asset-backed securities A - A A A 6,793 A A A 2,521 A A A - A A A 9,314 A A Total debt securities A 1,018 A A A 111,402 A A A 115,910 A A A 98,463 A A A 326,793 A A A A A A A A A A Mortgage-backed securities A 8,693 A A A 65,274 A A A 83,639 A A A 13,153 A A A 170,759 A A Total Available for Sale \$ 9,711 A A \$ 176,766 A A \$ 199,549 A A \$ 111,616 A A \$ 497,552 A A A Held to Maturity Securities maturing within: A A A A A A A A A A A A A A Amortized Cost A A Less than A A 1 Year - A A 5 Years - A A More than A A A A September 30, A A (Dollars in thousands) 1 Year A A 5 Years A A 10 Years A A 10 Years A A 2024 A A A A A A A A A A A A U.S. Government and federal agency \$ - A A \$ 2,977 A A \$ - A A \$ - A A \$ 2,977 A A State and municipal A 2,972 A A A 19,729 A A A 98,326 A A A 75,138 A A A 196,165 A A Corporate A - A A - A A 20,036 A A A - A A 20,036 A A Asset-backed securities A 300 A A A - A A A - A A A 300 A A Total debt securities A 3,272 A A A 22,706 A A A 118,362 A A A 75,138 A A A 219,478 A A A A A A A A A A Mortgage-backed securities A 13,248 A A A 37,077 A A A 122,151 A A A - A A A 172,476 A A Total Held to Maturity \$ 16,520 A A \$ 59,783 A A \$ 240,513 A A \$ 75,138 A A \$ 391,954 A A A Following is information regarding unrealized gains and losses on equity securities for the three and nine months ended September 30, 2024 and 2023: A A Three Months Ended A Nine Months Ended A A September 30, A September 30, A A 2024 A 2023 A (Dollars in thousands) A A A A A A Net gains and (losses) recognized during the period A \$ 277 A A \$ (205) A A \$ (527) A A Less: Net gains and (losses) recognized during the period on securities sold A a A (71) A A a A (71) A A A A A A A A A A A A A A Unrealized gains and (losses) recognized during the reporting period on securities still held at the reporting date A \$ 277 A A \$ (134) A A \$ (456) A A X - References No definition available. + Details Name: us-gaap_DebtSecuritiesTradingAndEquitySecuritiesFvNiCostAbstract Namespace Prefix: us-gaap_ Data Type: xbrl:stringItemType Balance Type: na Period Type: duration X - Definition The entire disclosure for investments in certain debt and equity securities. + References Reference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/940-320/tableOfContent Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph b -Publisher SEC Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/320/tableOfContent Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-10 Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6B Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6B Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/942-320/tableOfContent + Details Name: us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 19 R13.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses 9 Months Ended Sep. 30, 2024 Receivables [Abstract] A Loans and Allowance for Credit Losses NOTE 3 a LOANS AND ALLOWANCE FOR CREDIT LOSSES Loans by type as a percentage of the portfolio were as follows: A September 30, 2024 A A December 31, 2023 A A A A (Dollars in thousands) A Balance A % A A Balance A % A A Percent Increase (Decrease) Agricultural \$ 49,147 A A 3.3 % A \$ 49,210 A A 3.5 % A A (0.1) % Commercial and Industrial A 229,232 A A 15.2 % A \$ 229,915 A A 16.3 % A A (0.3) % Commercial Real Estate A 862,773 A A 57.4 % A \$ 786,921 A A 55.8 % A A 9.6 % Consumer A 30,693 A A 2.0 % A \$ 36,541 A A 2.6 % A A (16.0) % Construction Real Estate A 14,555 A A 1.0 % A A 20,936 A A 1.5 % A A (30.5) % Residential Real Estate A 279,058 A A 18.6 % A \$ 267,730 A A 19.0 % A A 4.2 % A A Loans to Other Financial Institutions A 38,492 A A 2.6 % A A 19,400 A A 1.4 % A A 98.4 % Gross Loans \$ 1,503,950 A A A \$ 1,410,653 A A A A A A A A A A A A Allowance for credit losses A 16,490 A A 1.10 % A A 15,685 A A 1.11 % A A A A A A A A A A Net loans \$ 1,487,460 A A A \$ 1,394,968 A A A A A A A A A A Activity in the allowance for credit losses and balances in the loan portfolio were as follows: A A A A Commercial A A A A A A A A Loans to Other A A A A (Dollars in thousands) A A A And A A A Commercial A A Construction A A Residential A A Financial A A A Agricultural A A Industrial A A Consumer A A Real Estate A A Real Estate A A Real Estate A A Institutions A A Total A Allowance for Credit Losses Three Months Ended September 30, 2024 A A A A A A A A A A A A A A Beginning balance A 112 A A \$ 2,161 A A \$ 795 A

[illegible]

[illegible]

or other comprehensive income as of September 30, 2024 was \$283,000, compared to \$208,000 as of September 30, 2023. The change in net unrealized gain or loss is recognized in noninterest income or other comprehensive income in the consolidated balance sheets and income statements. Amounts recognized in noninterest income relate to changes in equity securities. A total of \$70,000 and \$110,000 of Level 3 securities were purchased during the nine months ended 2024 and 2023, respectively. Both observable and unobservable inputs may be used to determine the fair value of positions classified as Level 3 assets and liabilities. As a result, the unrealized gains and losses for these assets and liabilities presented in the tables above may include changes in fair value that were attributable to both observable and unobservable inputs. The Company also has assets that under certain conditions are subject to measurement at fair value on a non-recurring basis. These assets are not normally measured at fair value, but can be subject to fair value adjustments in certain circumstances, such as impairment. Disclosures concerning assets measured at fair value on a non-recurring basis are as follows: Assets Measured at Fair Value on a Non-recurring Basis: Quoted Prices: In Active: Significant: Markets for: Other: Significant: Balances at: Identical: Observable: Unobservable: (Dollars in thousands) Dates: Assets: Inputs: Indicated: (Level 1): (Level 2): (Level 3): Collateral Dependent Loans: September 30, 2024 \$ 1,155 - \$ - \$ - \$ 1,155 December 31, 2023 \$ 387 - \$ - \$ - \$ 387 Other Real Estate: September 30, 2024 \$ 529 - \$ - \$ - \$ 529 December 31, 2023 \$ 122 - \$ - \$ - \$ 122 Collateral dependent loans classified as Level 3 are loans for which the repayment is expected to be provided substantially through the sale or operation of the collateral when the borrower is experiencing financial difficulty. The fair value of the collateral should be adjusted for estimated costs to sell if the repayment depends on the sale of the collateral. The net carrying amount of the loan should not exceed the fair value of the collateral (less costs to sell, if applicable). X - References: No definition available. + Details Name: us-gaap:FairValueDisclosuresAbstract Namespace Prefix: us-gaap Data Type: xbrl:stringItem Type Balance Type: na Period Type: duration X - Definition: The entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information. + References: 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 107 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-107Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6AReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 940 -SubTopic 820 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478119/940-820-50-1 + Details Name: us-gaap:FairValueDisclosuresTextBlock Namespace Prefix: us-gaap Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration XML 23 R17.htm IDEA: XBRL DOCUMENT v3.24.3 Revenue From Contracts With Customers 9 Months Ended Sep. 30, 2024 Revenue from Contract with Customer [Abstract] A Revenue from Contracts with Customers NOTE 7 a€ REVENUE FROM CONTRACTS WITH CUSTOMERSChoiceOne has a variety of sources of revenue, which include interest and fees from customers as well as revenue from non-customers. ASC Topic 606, Revenue from Contracts with Customers, covers certain sources of revenue that are classified within noninterest income in the Consolidated Statements of Income. Sources of revenue that are included in the scope of ASC Topic 606 include service charges and fees on deposit accounts, interchange income, investment asset management income and transaction-based revenue, and other charges and fees for customer services. Service Charges and Fees on Deposit AccountsRevenue includes charges and fees to provide account maintenance, overdraft services, wire transfers, funds transfer, and other deposit-related services. Account maintenance fees such as monthly service charges are recognized over the period of time that the service is provided. Transaction fees such as wire transfer charges are recognized when the service is provided to the customer. Interchange IncomeRevenue includes debit card interchange and network revenues. This revenue is earned on debit card transactions that are conducted through payment networks such as MasterCard. The revenue is recorded as services are delivered and is presented net of interchange expenses. Investment Commission IncomeRevenue includes fees from the investment management advisory services and revenue is recognized when services are rendered. Revenue also includes commissions received from the placement of brokerage transactions for purchase or sale of stocks or other investments. Commission income is recognized when the transaction has been completed. Trust Fee IncomeRevenue includes fees from the management of trust assets and from other related advisory services. Revenue is recognized when services are rendered. Following is noninterest income separated by revenue within the scope of ASC 606 and revenue within the scope of other GAAP topics: A Three Months Ended A Nine Months Ended A September 30, A September 30, A (Dollars in thousands) 2024 A 2023 A 2024 A 2023 A Service charges and fees on deposit accounts \$ 1,230 A \$ 1,176 A \$ 3,482 A \$ 3,307 A Interchange income 1,543 A 1,206 A 4,358 A 3,613 A Investment commission income 184 A 184 A 173 A 173 A 541 A Trust fee income 232 A 197 A 665 A 577 A Other charges and fees for customer services 162 A 184 A 409 A 476 A Noninterest income from contracts with customers within the scope of ASC 606 3,351 A 2,936 A 9,486 A 8,514 A Noninterest income within the scope of other GAAP topics 1,516 A 768 A 3,515 A 2,346 A Total noninterest income \$ 4,867 A \$ 3,704 A \$ 13,001 A \$ 10,860 X - References: No definition available. + Details Name: us-gaap:RevenueFromContractWithCustomerAbstract Namespace Prefix: us-gaap Data Type: xbrl:stringItem Type Balance Type: na Period Type: duration X - Definition: The entire disclosure of revenue from contract with customer to transfer good or service and to transfer nonfinancial asset. Includes, but is not limited to, disaggregation of revenue, credit loss recognized from contract with customer, judgment and change in judgment related to contract with customer, and asset recognized from cost incurred to obtain or fulfill contract with customer. Excludes insurance and lease contracts. + References: 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-15Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-12Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479806/606-10-50-13Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Topic 606 -Publisher FASB -URI https://asc.fasb.org/606/tableOfContent + Details Name: us-gaap:RevenueFromContractWithCustomerTextBlock Namespace Prefix: us-gaap Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration XML 24 R18.htm IDEA: XBRL DOCUMENT v3.24.3 Derivative and Hedging Activities 3 Months Ended Mar. 31, 2024 Derivative Instruments and Hedging Activities Disclosure [Abstract] A Derivative and Hedging Activities NOTE 8 a€ DERIVATIVE AND HEDGING ACTIVITIESA ChoiceOne is exposed to certain risks relating to its ongoing business operations. ChoiceOne utilizes interest rate derivatives as part of its asset liability management strategy to help manage its interest rate risk position. Derivative instruments represent contracts between parties that result in one party delivering cash to the other party based on a notional amount and an underlying term (such as a rate, security price or price index) as specified in the contract. The amount

apportioned among the assets as follows:

Asset	Value (\$)
Cash	\$1,331
Derivative liabilities	\$42,647
Interest rate swaps	\$42,647
Other liabilities	\$1,331
Total	\$85,955

The table below presents the cumulative basis adjustments on hedged items designated as fair value hedges and the related amortized cost of those items as of the periods presented.

Period	Fair Value (\$)	Amortized Cost (\$)
September 30, 2024	\$85,955	\$85,955
December 31, 2023	\$85,955	\$85,955

The table below presents the notional and fair value of these derivative instruments as of September 30, 2024 and December 31, 2023.

Instrument	Notional (\$)	Fair Value (\$)
Interest rate swaps	\$42,647	\$42,647
Other derivatives	\$1,331	\$1,331
Total	\$43,978	\$43,978

The fair value of interest rate swaps in a net liability position, which includes accrued interest but excludes any adjustment for nonperformance risk related to these agreements was \$1.3 million and \$0 as of September 30, 2024 and December 31, 2023, respectively. ChoiceOne has a master netting agreement with the correspondent bank and has the right to offset, however, ChoiceOne has elected to present the assets and liabilities gross. ChoiceOne is required to pledge collateral to the correspondent bank equal to or in excess of the net liability position. ChoiceOne's derivative liability with the correspondent bank was \$1.3 million and \$0 at September 30, 2024 and December 31, 2023, respectively. Cash pledged as collateral to the correspondent bank was \$1.4 million and \$0 at September 30, 2024 and December 31, 2023, respectively. Interest rate swaps entered into with commercial loan customers had notional amounts aggregating \$42.6 million as of September 30, 2024 and \$0 at December 31, 2023. Associated credit exposure is generally mitigated by securing the interest rate swaps with the underlying collateral of the loan instrument that has been hedged.

NOTE 9 – Borrowings

Federal Home Loan Bank Advances (Dollars in thousands) – September 30, 2024 – December 31, 2023

Maturity	Fixed Interest Rate	Amount (\$)
January 2025	4.88%	\$20,000
January 2026	4.35%	\$10,000
May 2024	4.71%	\$160,000
December 2024	4.83%	\$170,000
January 2025	4.76%	\$170,000
Total		\$350,000

Advances from the FHLB were secured by residential real estate loans with a carrying value of approximately \$201.0 million at September 30, 2024, compared to residential real estate loans with a carrying value of approximately \$191.1 million and securities with a carrying value of approximately \$278.5 million at December 31, 2023. Based on this collateral, the Bank was eligible to borrow an additional \$89.8 million at September 30, 2024. Advances from the Federal Reserve Bank were secured by securities with a carrying value of approximately \$515.7 million and loans with a carrying value of approximately \$467.6 million at September 30, 2024, compared to securities with a carrying value of approximately \$526.4 million and loans with a carrying value of approximately \$433.2 million at December 31, 2023. Based on this collateral, the Bank was eligible to borrow an additional \$689.5 million at September 30, 2024. In June 2021, ChoiceOne obtained a \$20 million line of credit with an annual renewal. The line carries a floating rate of prime rate with a floor of 3.25% and current rate of 8.0% at September 30, 2024. The credit agreement includes certain financial covenants, including minimum capital ratios, asset quality ratios, and the requirements of achieving certain profitability thresholds. A ChoiceOne was in compliance with all covenants as of September 30, 2024. The line of credit balance was \$0 at September 30, 2024.

X - References

No definition available. + Details Name: us-gaap DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract Namespace Prefix: us-gaap Data Type: xbrl:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for derivative instruments and hedging activities including, but not limited to, risk management strategies, non-hedging derivative instruments, assets, liabilities, revenue and expenses, and methodologies and assumptions used in determining the amounts. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480237/815-40-50-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef-Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-5CReference 3: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 815 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org/815/tableOfContent + Details Name: us-gaap DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock Namespace Prefix: us-gaap Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 25 R19.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] A Borrowings NOTE 9 – BorrowingsFederal Home Loan Bank Advances (Dollars in thousands) – September 30, 2024 – December 31, 2023

A ChoiceOne's derivative liability with the correspondent bank was \$1.3 million and \$0 at September 30, 2024 and December 31, 2023, respectively. Cash pledged as collateral to the correspondent bank was \$1.4 million and \$0 at September 30, 2024 and December 31, 2023, respectively. Interest rate swaps entered into with commercial loan customers had notional amounts aggregating \$42.6 million as of September 30, 2024 and \$0 at December 31, 2023. Associated credit exposure is generally mitigated by securing the interest rate swaps with the underlying collateral of the loan instrument that has been hedged.

NOTE 9 – Borrowings

Federal Home Loan Bank Advances (Dollars in thousands) – September 30, 2024 – December 31, 2023

Maturity	Fixed Interest Rate	Amount (\$)
January 2025	4.88%	\$20,000
January 2026	4.35%	\$10,000
May 2024	4.71%	\$160,000
December 2024	4.83%	\$170,000
January 2025	4.76%	\$170,000
Total		\$350,000

Advances from the FHLB were secured by residential real estate loans with a carrying value of approximately \$201.0 million at September 30, 2024, compared to residential real estate loans with a carrying value of approximately \$191.1 million and securities with a carrying value of approximately \$278.5 million at December 31, 2023. Based on this collateral, the Bank was eligible to borrow an additional \$89.8 million at September 30, 2024. Advances from the Federal Reserve Bank were secured by securities with a carrying value of approximately \$515.7 million and loans with a carrying value of approximately \$467.6 million at September 30, 2024, compared to securities with a carrying value of approximately \$526.4 million and loans with a carrying value of approximately \$433.2 million at December 31, 2023. Based on this collateral, the Bank was eligible to borrow an additional \$689.5 million at September 30, 2024. In June 2021, ChoiceOne obtained a \$20 million line of credit with an annual renewal. The line carries a floating rate of prime rate with a floor of 3.25% and current rate of 8.0% at September 30, 2024. The credit agreement includes certain financial covenants, including minimum capital ratios, asset quality ratios, and the requirements of achieving certain profitability thresholds. A ChoiceOne was in compliance with all covenants as of September 30, 2024. The line of credit balance was \$0 at September 30, 2024.

X - References

No definition available. + Details Name: us-gaap DebtDisclosureAbstract Namespace Prefix: us-gaap Data Type: xbrl:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for borrowing from the Federal Home Loan Bank, including: (i) general description; (ii) title and nature of obligation; (iii) interest rate; (iv) payment terms; (v) maturity dates by year; (vi) collateral requirements; (vii) restrictive covenants; (viii) priority; (ix) conversion or redemption features; (x) carrying value of assets pledged as collateral; (xi) combined aggregate maturities for next five years; (xii) unused or available balances. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(13)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478878/942-470-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Topic 942 -SubTopic 470 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477734/942-470-50-3Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 470 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481544/470-10-50-1 + Details Name: us-gaap FederalHomeLoanBankAdvancesDisclosureTextBlock Namespace Prefix: us-gaap Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R20.htm IDEA: XBRL DOCUMENT v3.24.3 Summary of Significant Accounting Policies (Policies) 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] A Principles of Consolidation Principles of Consolidation A The consolidated financial statements include ChoiceOne Financial Services, Inc. (ChoiceOne), its wholly-owned subsidiaries, ChoiceOne Bank (ChoiceBank) and 109 Technologies, LLC, and ChoiceOne Bank's wholly-owned subsidiary, ChoiceOne Insurance Agencies, Inc. (ChoiceInsurance Agency). Intercompany transactions and balances have been eliminated in consolidation. ChoiceOne owns all of the common securities of Community Shores Capital Trust I (the Capital Trust). Under U.S. generally accepted accounting principles (GAAP), the Capital Trust is not consolidated because it is a variable interest entity and ChoiceOne is not the primary beneficiary. The accompanying unaudited consolidated financial statements and notes thereto reflect all adjustments ordinary in nature which are, in the opinion of management, necessary for a fair presentation of such financial statements. Operating results for the nine months ended September 30, 2024, are not necessarily indicative of the results that may be expected for the year ending December 31, 2024. The accompanying consolidated financial statements should be read in conjunction with the audited consolidated financial statements and footnotes thereto included in ChoiceOne's Annual Report on Form 10-K for the year ended December 31, 2023. Recent Events Recent EventsA On July 26, 2024, ChoiceOne completed an underwritten public offering of 1,380,000 shares of its common stock at a price to the public of \$25.00 per share (Common Stock Offering). The aggregate gross proceeds of the Common Stock Offering were approximately \$34.5 million before deducting underwriting discounts and estimated offering expenses. The proceeds from the Common Stock Offering will qualify as tangible common equity and Tier 1 common equity. ChoiceOne intends to use the net proceeds of the Common Stock Offering for general corporate purposes including supplementing regulatory capital ratios and in conjunction with its announced merger with Futura Financial, Inc. On July 25, 2024, ChoiceOne and Futura Financial, Inc. (Futura), the parent company of The State Bank, announced the signing of a definitive merger agreement pursuant to which ChoiceOne and Futura will merge in an all-stock transaction. The agreement was unanimously approved by the boards of directors of both companies. Under the terms of the merger agreement, each share of Futura common stock outstanding immediately prior to completion of the merger will be converted into the right to receive 1.35 shares of ChoiceOne common stock. Once completed, the combination will create the third largest publicly traded bank in Michigan with approximately \$4.3 billion in consolidated total assets and 56 offices in Western, Central and Southeastern Michigan. The proposed transaction is expected to close in the first quarter of 2025, subject to the satisfaction of customary closing conditions, including receipt of approval from Futura and ChoiceOne shareholders and receipt of all necessary regulatory approvals. Merger Related Expenses Merger-related expensesDuring the three and nine months ended September 30, 2024, the Company incurred merger-related

level applied to the amount of commitments expected to be funded. Loans that do not share risk characteristics are evaluated on an individual basis and are excluded from the collective evaluation. ChoiceOne has determined that any loans which have been placed on non-performing status, loans with a risk rating of 6 or higher, and loans past due more than 60 days will be assessed individually for evaluation. Management's judgment will be used to determine if the loan should be migrated back to pool on an individual basis. Individual analysis will establish a specific reserve for loans in scope. Specific reserves on non-performing loans are typically based on management's best estimate of the fair value of collateral securing these loans, adjusted for selling costs as appropriate or based on the present value of the expected cash flows from that loan. Securities Securities Debt securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. Debt securities are classified as available for sale because they might be sold before maturity. Debt securities classified as available for sale are carried at fair value, with unrealized holding gains and losses reported separately in the accumulated other comprehensive income or loss section of shareholders' equity, net of tax effect. Restricted investments in Federal Reserve Bank stock and Federal Home Loan Bank stock are carried at cost. Equity securities consist of investments in preferred stock and investments in common stock of other financial institutions. Equity securities are reported at their fair value with changes in market value reported through current earnings. Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized using the level-yield method without anticipating prepayments. Gains or losses on sales are recorded on the trade date based on the amortized cost of the security sold. Securities Available for Sale ("AFS") For securities AFS in an unrealized loss position, management determines whether they intend to sell or if it is more likely than not that ChoiceOne will be required to sell the security before recovery of the amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income with an allowance being established under CECL. For securities AFS with unrealized losses not meeting these criteria, management evaluates whether any decline in fair value is due to credit loss factors. In making this assessment, management considers any changes to the rating of the security by rating agencies and adverse conditions specifically related to the issuer of the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of the cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses (the ACL) is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Changes in the ACL under ASC 326-30 are recorded as provisions for (or reversal of) credit loss expense. Losses are charged against the allowance when the collectability of a security AFS is confirmed or when either of the criteria regarding intent or requirement to sell is met. Any impairment that has not been recorded through an ACL is recognized in other comprehensive income, net of income taxes. At September 30, 2024, there was no ACL related to securities AFS. Accrued interest receivable on securities AFS was excluded from the estimate of credit losses. Securities Held to Maturity ("HTM") Since the adoption of CECL, ChoiceOne measures credit losses on securities HTM on a collective basis by major security type with each type sharing similar risk characteristics, and considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts. The ACL on HTM securities is a contra asset valuation account that is deducted from the carrying amount of securities HTM to present the net amount expected to be collected. HTM securities are charged off against the ACL when deemed uncollectible. Adjustments to the ACL are reported in ChoiceOne's Consolidated Statements of Income in the provision for credit losses. Accrued interest receivable on securities HTM is excluded from the estimate of credit losses. With regard to US Treasury securities, these have an explicit government guarantee; therefore, no ACL is recorded for these securities. With regard to obligations of states and political subdivisions and other HTM securities, management considers (1) issuer bond ratings, (2) historical loss rates for given bond ratings, (3) the financial condition of the issuer, and (4) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities. A discounted cash flow method will be used to determine the reserve required for any credit losses on HTM securities. At September 30, 2024, the ACL related to securities HTM is insignificant. Recent Accounting Pronouncements Recent Accounting Pronouncements Improvements to Income Tax Disclosure ASU 2023-09 enhances transparency by requiring consistent categorization, greater disaggregation, and detailed disclosure related to income taxes paid. These changes aim to help users of financial statements understand factors contributing to differences between effective and statutory tax rates. The disclosure is effective for annual reporting periods beginning after December 15, 2024. Reportable Segment Disclosures In 2023, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2023-07, which introduces improvements to reportable segment disclosures under Topic 280. This update aims to enhance the transparency and usefulness of segment information for financial statement users. The key changes include requiring public entities to disclose significant segment expenses and segment profit or loss measures that are regularly reviewed by management. ASU 2023-07 is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. X - Definition Recent events. + References No definition available. + Details Name: cofs_RecentEventsPolicyTextBlock Namespace Prefix: cofs_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - References No definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for completed business combinations (purchase method, acquisition method or combination of entities under common control). This accounting policy may include a general discussion of the purchase method or acquisition method of accounting (including for example, the treatment accorded contingent consideration, the identification of assets and liabilities, the purchase price allocation process, how the fair values of acquired assets and liabilities are determined) and the entity's specific application thereof. An entity that acquires another entity in a leveraged buyout transaction generally discloses the accounting policy followed by the acquiring entity in determining the basis used to value its interest in the acquired entity, and the rationale for that accounting policy. + References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph \(d\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph (d)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4) Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4) Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4) Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 805-SubTopic 10-Name Accounting Standards Codification-Section 05-Paragraph 4-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479515/805-10-05-4) + Details Name: us-gaap_BusinessCombinationsPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy regarding (1) the principles it follows in consolidating or combining the separate financial statements, including the principles followed in determining the inclusion or exclusion of subsidiaries or other entities in the consolidated or combined financial statements and (2) its treatment of interests (for example, common stock, a partnership interest or other means of exerting influence) in other entities, for example consolidation or use of the equity or cost methods of accounting. The accounting policy may also address the accounting treatment for intercompany accounts and transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary. + References Reference 1: [http://www.xbrl.org/2003/role/exampleRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483426/235-10-50-4](http://www.xbrl.org/2003/role/exampleRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483426/235-10-50-4) Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 810-SubTopic 10-Section 50-Paragraph 1-Publisher FASB-URI https://asc.fasb.org/1943274/2147481203/810-10-50-1> + Details Name: us-gaap_ConsolidationPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for credit loss on financial instrument measured at amortized cost basis, net investment in lease, off-balance sheet credit exposure, and available-for-sale debt security. Includes, but is not limited to, methodology used to estimate allowance for credit loss, how writeoff of uncollectible amount is recognized, and determination of past due status and nonaccrual status. + References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SAB Topic 6.M.2.Q4\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483530/326-20-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SAB Topic 6.M.2.Q4)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483530/326-20-S99-1) Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 14-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-14> Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 30-Paragraph 5A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479391/326-20-30-5A> Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 3C-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-3C> Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 35-Paragraph 8A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479366/326-20-35-8A> Reference 6: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 3D-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-3D> Reference 7: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 5-Publisher FASB-URI https://asc.fasb.org/1943274/2147479344/326-20-45-5> Reference 8: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 30-Paragraph 1B-Publisher FASB-URI https://asc.fasb.org/1943274/2147479175/326-30-1B> Reference 9: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 3C-Publisher FASB-URI https://asc.fasb.org/1943274/2147479106/326-30-50-3C> Reference 10: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 3A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479106/326-30-50-3A> Reference 11: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 3D-Publisher FASB-URI https://asc.fasb.org/1943274/2147479106/326-30-50-3D> Reference 12: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 35-Paragraph 13A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479148/326-30-35-13A> Reference 13: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 30-Paragraph 4A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479391/326-20-30-4A> Reference 14: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 35-Paragraph 7A-Publisher FASB-URI https://asc.fasb.org/1943274/2147479148/326-30-35-7A> Reference 15: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 21-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-21> Reference 16: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 11-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-11> Reference 17: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 7-Publisher FASB-URI https://asc.fasb.org/1943274/2147479106/326-30-50-7> Reference 18: <http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 17-Publisher FASB-URI https://asc.fasb.org/1943274/2147479319/326-20-50-17> + Details Name: us-gaap_CreditLossFinancialInstrumentPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for goodwill. This accounting policy also may address how an entity assesses and measures impairment of goodwill, how reporting units are determined, how goodwill is allocated to such units, and how the fair values of the reporting units are determined. + References Reference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 350-SubTopic 20-Name Accounting Standards Codification-Section 55-Paragraph 24-Publisher FASB-URI https://asc.fasb.org/1943274/2147482548/350-20-55-24> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482573/350-20-50-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482573/350-20-50-2) Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 20-Name Accounting Standards Codification-Publisher FASB-URI https://asc.fasb.org/350-20/tableOfContent> + Details Name: us-gaap_GoodwillAndIntangibleAssetsGoodwillPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for intangible assets. This accounting policy may address both intangible assets subject to amortization and those that are not. The following also may be disclosed: (1) a description of intangible assets (2) the estimated useful lives of those assets (3) the amortization method used (4) how the entity assesses and measures impairment of such assets (5) how future cash flows are estimated (6) how the fair values of such asset are determined. + References Reference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 30-Name Accounting Standards Codification-Publisher FASB-URI https://asc.fasb.org/350-30/tableOfContent> Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 5-Publisher FASB-URI https://asc.fasb.org/1943274/2147482665/350-30-50-5> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482665/350-30-50-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 350-SubTopic 30-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482665/350-30-50-3) + Details Name: us-gaap_GoodwillAndIntangibleAssetsIntangibleAssetsPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for investment classified as marketable security. + References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 320-Section 50-Paragraph 5-Publisher FASB-URI https://asc.fasb.org/1943274/2147477268/942-320-50-5> + Details Name: us-gaap_MarketableSecuritiesPolicy Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. Includes, but is not limited to, quantification of the expected or actual impact. + References No definition available. + Details Name: us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for reclassification affecting comparability of financial statement. Excludes amendment to accounting standards, other change in accounting principle, and correction of error. + References Reference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic 205-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Publisher FASB-URI https://asc.fasb.org/1943274/2147483504/205-10-50-1> + Details Name: us-gaap_PriorPeriodReclassificationAdjustmentDescription Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for its capital stock transactions, including dividends and accumulated other comprehensive income. + References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 235-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/214747968/946-235-50-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 235-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/214747968/946-235-50-2) Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org/1943274/2147481112/505-10-50-1> + Details Name: us-gaap_StockholdersEquityPolicyTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration X - Definition Disclosure of accounting policy for the use of estimates in the preparation of financial statements in conformity with generally accepted accounting principles. + References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 275-SubTopic 10-Section 50-Paragraph 9-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-9> Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 275-SubTopic 10-Section 50-Paragraph 4-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-4> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(b\)-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (b)-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-1) Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(c\)-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (c)-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-1) Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 11-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-11> Reference 6: <http://www.xbrl.org/2003/role/disclosureRef-Name Accounting Standards Codification-Section 50-Paragraph 12-SubTopic 10-Topic 275-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-12> Reference 7: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 275-SubTopic 10-Section 50-Paragraph 8-Publisher FASB-URI https://asc.fasb.org/1943274/2147482861/275-10-50-8> + Details Name: us-gaap_UseOfEstimates Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItem Type Balance Type: na Period Type: duration XML 27 R21.htm IDEA: XBRL DOCUMENT v3.24.3 Securities (Tables) 9 Months Ended Sep. 30, 2024 Debt Securities, Trading,

[illegible]

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[http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(4\)\(iii\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A)Reference 20: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(4\)\(iii\)\(A\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A)Reference 21: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(4\)\(iv\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A)Reference 22: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph \(SX 210.13-01\(a\)\(5\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1A -Subparagraph (SX 210.13-01(a)(5) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1A)Reference 23: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(ii\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(ii) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B)Reference 24: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(A\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B)Reference 25: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(B\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B)Reference 26: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(4\)\(iv\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B)Reference 27: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph \(SX 210.13-02\(a\)\(5\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1B -Subparagraph (SX 210.13-02(a)(5) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1B)Reference 28: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481404/852-10-50-7)Reference 29: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30](http://www.xbrl.org/2003/role/disclosureRef-Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482810/280-10-50-30)Reference 30: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph \(SX 210.9-03\(1\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph (SX 210.9-03(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1) + Details Name: us-gaap Assets Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe amount of cash paid during the reporting period for charges associated with the mergers. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph \(g\) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (g) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-25) + Details Name: us-gaap PaymentsForMergerRelatedCosts Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash inflow from the additional capital contribution to the entity. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph \(a\) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 45 -Paragraph 14 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482740/230-10-45-14) + Details Name: us-gaap ProceedsFromIssuanceOfCommonStock Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionPer share amount received by subsidiary or equity investee for each share of common stock issued or sold in the stock transaction. + ReferencesNo definition available. + Details Name: us-gaap SaleOfStockPricePerShare Namespace Prefix: us-gaap Data Type: dtr-types:perShareItem Type Balance Type: na Period Type: instant X - DefinitionNumber of new stock issued during the period. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481112/505-10-50-2>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph \(SX 210.5-02\(28\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph \(SX 210.5-02\(29\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99-Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 4:

losses, available for sale (34,746) (35,236) Fair value, available for sale 235,034 234,682 Amortized cost, held to maturity 196,165 196,098 Gross unrealized gains, held to maturity 10 14 Gross unrealized losses, held to maturity (25,013) (30,320) Fair value, held to maturity 171,162 165,892 Mortgage-backed [Member] A A Debt and Equity Securities, FV-NI [Line Items] A A Amortized cost, available for sale 189,408 212,392 Gross unrealized gains, available for sale 59 14 Gross unrealized losses, available for sale (18,708) (23,905) Fair value, available for sale 170,759 188,501 Amortized cost, held to maturity 172,476 188,329 Gross unrealized gains, held to maturity 0 0 Gross unrealized losses, held to maturity (18,644) (25,796) Fair value, held to maturity 153,832 162,533 Corporate [Member] A A Debt and Equity Securities, FV-NI [Line Items] A A Amortized cost, available for sale 250 250 Gross unrealized gains, available for sale 0 0 Gross unrealized losses, available for sale (37) (46) Fair value, available for sale 213 204 Amortized cost, held to maturity 20,036 20,013 Gross unrealized gains, held to maturity 32 21 Gross unrealized losses, held to maturity (2,212) (2,864) Fair value, held to maturity 17,856 17,170 Asset-backed Securities [Member] A A Debt and Equity Securities, FV-NI [Line Items] A A Amortized cost, available for sale 9,511 11,334 Gross unrealized gains, available for sale 0 0 Gross unrealized losses, available for sale (197) (317) Fair value, available for sale 9,314 11,017 Amortized cost, held to maturity 300 547 Gross unrealized gains, held to maturity 0 0 Gross unrealized losses, held to maturity (7) (30) Fair value, held to maturity \$ 293 \$ 517 X - DefinitionAmount, before tax, of unrealized gain in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1:

Publisher FASB -URI <https://asc.fasb.org/1943274/2147481800/320-10-50-6>Reference 2: [http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103](http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6B + Details Name: us-gaap_ScheduleOffTradingSecuritiesAndOtherTradingAssetsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X -Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X -Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X -Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X -Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X -Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 41 R35.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Schedule of Maturities of Securities (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year $ 9,711 $ 1 Year - 5 Years 176,676 $ 5 Years - 10 Years 199,549 $ More than 10 Years 111,616 $ Fair value, available for sale 497,552 $ 514,598 Total Available for Sale 497,552 $ Held to Maturity Securities maturing within Less than 1 Year 16,520 $ Held to Maturity Securities maturing within 1 Year - 5 Years 59,783 $ Held to Maturity Securities maturing within 5 Years - 10 Years 240,513 $ Held to Maturity Securities maturing within More than 10 Years 75,138 $ Held to Maturity Securities maturing within amortized cost 391,954 $ U.S. Government and Federal Agency [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Held to Maturity Securities maturing within Less than 1 Year 0 $ Held to Maturity Securities maturing within 1 Year - 5 Years 2,977 $ Held to Maturity Securities maturing within 5 Years - 10 Years 0 $ Held to Maturity Securities maturing within More than 10 Years 0 $ Held to Maturity Securities maturing within amortized cost 2,977 $ U.S. Treasury Notes and Bonds [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 0 $ 1 Year - 5 Years 82,232 $ 5 Years - 10 Years 0 $ More than 10 Years 0 $ Fair value, available for sale 82,232 80,194 State and Municipal [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 1,018 $ 1 Year - 5 Years 22,377 $ 5 Years - 10 Years 113,176 $ More than 10 Years 98,463 $ Fair value, available for sale 235,034 234,682 Held to Maturity Securities maturing within Less than 1 Year 2,972 $ Held to Maturity Securities maturing within 1 Year - 5 Years 19,729 $ Held to Maturity Securities maturing within 5 Years - 10 Years 98,326 $ Held to Maturity Securities maturing within More than 10 Years 75,138 $ Held to Maturity Securities maturing within amortized cost 196,165 $ Corporate [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 0 $ 1 Year - 5 Years 0 $ 5 Years - 10 Years 213 $ More than 10 Years 0 $ Fair value, available for sale 213 204 Held to Maturity Securities maturing within Less than 1 Year 0 $ Held to Maturity Securities maturing within 1 Year - 5 Years 0 $ Held to Maturity Securities maturing within 5 Years - 10 Years 0 $ Held to Maturity Securities maturing within More than 10 Years 0 $ Held to Maturity Securities maturing within amortized cost 20,036 $ Asset-backed Securities [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 0 $ 1 Year - 5 Years 6,793 $ 5 Years - 10 Years 2,521 $ More than 10 Years 0 $ Fair value, available for sale 9,314 11,017 Held to Maturity Securities maturing within Less than 1 Year 300 $ Held to Maturity Securities maturing within 1 Year - 5 Years 0 $ Held to Maturity Securities maturing within 5 Years - 10 Years 0 $ Held to Maturity Securities maturing within More than 10 Years 0 $ Held to Maturity Securities maturing within amortized cost 300 $ Total debt securities [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 1,018 $ 1 Year - 5 Years 111,402 $ 5 Years - 10 Years 115,910 $ More than 10 Years 98,463 $ Fair value, available for sale 326,793 $ Held to Maturity Securities maturing within Less than 1 Year 3,272 $ Held to Maturity Securities maturing within 1 Year - 5 Years 22,706 $ Held to Maturity Securities maturing within 5 Years - 10 Years 118,362 $ Held to Maturity Securities maturing within More than 10 Years 75,138 $ Held to Maturity Securities maturing within amortized cost 219,478 $ Mortgage-backed [Member] $ $ Debt and Equity Securities, FV-NI [Line Items] $ $ Less than 1 Year 8,693 $ 1 Year - 5 Years 65,274 $ 5 Years - 10 Years 83,639 $ More than 10 Years 13,153 $ Fair value, available for sale 170,759 $ 188,501 Held to Maturity Securities maturing within Less than 1 Year 13,248 $ Held to Maturity Securities maturing within 1 Year - 5 Years 37,077 $ Held to Maturity Securities maturing within 5 Years - 10 Years 122,151 $ Held to Maturity Securities maturing within More than 10 Years 0 $ Held to Maturity Securities maturing within amortized cost $ 172,476 $ X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), and equity security measured at fair value with change in fair value recognized in net income (FV-NI), with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesNo definition available. + Details Name: cofb_AvailableForSaleSecuritiesDebtAndEquitySecuritiesFvNiMaturitiesRollingAfterYearTenFairValue Namespace Prefix: cofb_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionFair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in rolling sixth through tenth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesNo definition available. + Details Name: cofb_DebtSecuritiesAvailableforsaleAndEquitySecuritiesFvNiMaturityRollingAfterFiveThroughTenYearsFairValue Namespace Prefix: cofb_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionFair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in rolling second through fifth fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesNo definition available. + Details Name: cofb_DebtSecuritiesAvailableforsaleAndEquitySecuritiesFvNiMaturityRollingAfterOneThroughFiveYearsFairValue Namespace Prefix: cofb_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionFair value of investment in debt security, measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), maturing in next rolling fiscal year following latest fiscal year. For interim and annual periods when interim period is reported on rolling approach, from latest statement of financial position date. + ReferencesNo definition available. + Details Name: cofb_DebtSecuritiesAvailableforsaleAndEquitySecuritiesFvNiMaturityRollingWithinOneYearFairValue Namespace Prefix: cofb_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: <a href=)Reference 2: <http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100>Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(2\)\(i\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 4: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(bbb\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph \(aa\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2](http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2)Reference 8: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date. + ReferencesReference 1: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(1\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \(f\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(4\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingAfterTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2: \[http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \\(f\\)\\(3\\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5\]\(http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtomaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X -DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost \(held-to-maturity\) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: <a href=\)Reference 2:](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)

instant X - DefinitionAmount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in second through fifth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach. + ReferencesReference 1: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \(f\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (f)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-5)Reference 2: [http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-14](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477268/942-320-50-3 + Details Name: us-gaap_HeldtoMaturitySecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCost Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all investments. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-14)Reference 2: <http://www.xbrl.org/2003/role/exampleRef -Topic 944 -SubTopic 80 -Name Accounting Standards Codification -Section 55 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480078/944-80-55-9>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-03\(a\)\(1\)\(h\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(h)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-04\(3\)\(d\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap_Investments Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6B + Details Name: us-gaap_ScheduleOfTradingSecuritiesAndOtherTradingAssetsLineItems Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasuryAndGovernmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USTreasurySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_DebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 42 R36.htm IDEA: XBRL DOCUMENT v3.24.3 Securities - Unrealized Gains and Losses on Equity Securities (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Debt Securities, Trading, and Equity Securities, FV-NI, Cost [Abstract] Á Á Á Net gains and (losses) recognized during the period $ 277 $ (205) $ 241 $ (527) Less: Net gains and (losses) recognized during the period on securities sold 0 (71) 0 (71) Unrealized gains and (losses) recognized during the reporting period on securities still held at the reporting date $ 277 $ (134) $ 241 $ (456) X - ReferencesNo definition available. + Details Name: us-gaap_DebtSecuritiesTradingAndEquitySecuritiesFvNiCostAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.7-04\(3\)\(d\)\(1\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of realized gain (loss) from sale of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)(1)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477250/944-220-S99-1)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiUnrealizedGainLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 43 R37.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses - Additional Information (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Receivables [Abstract] Á Á Á Provision for (reversal of) credit losses on loans $ 425,000 $ 438,000 $ 1,100,000 $ 332,000 X - DefinitionAmount of credit loss expense (reversal of expense) for financing receivable. + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 20 -Name Accounting Standards Codification -Section 40 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481628/310-20-40-7](http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(11)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478524/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLossesExpensed Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 44 R38.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses - Loans by Type as Percentage of Portfolio (Details) - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Jun. 30, 2024 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Á Loans $ 1,503,950 $ 1,410,653 Á Á Á Allowance for credit loss $ 16,490 $ 15,685 $ 16,152 $ 14,872 $ 14,582 $ 7,619 Percentage of allowance for credit losses 1.10% 1.11% Á Á Á Loans, net $ 1,487,460 $ 1,394,968 Á Á Á Agricultural [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 49,147 $ 49,210 Á Á Á Percentage of loans 3.30% 3.50% Á Á Á Percentage of increase decrease of loans (0.10%) Á Á Á Allowance for credit loss $ 110 $ 94 112 83 78 144 Commercial and Industrial [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 229,232 $ 229,915 Á Á Á Percentage of loans 15.20% 16.30% Á Á Á Percentage of increase decrease of loans (0.30%) Á Á Á Allowance for credit loss $ 2,470 $ 2,216 2,161 2,523 2,896 1,361 Commercial Real Estate Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 862,773 $ 786,921 Á Á Á Percentage of loans 57.40% 55.80% Á Á Á Percentage of increase decrease of loans 9.60% Á Á Á Allowance for credit loss $ 9,220 $ 8,820 9,360 8,145 7,237 4,822 Consumer Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 30,693 $ 36,541 Á Á Á Percentage of loans 2.00% 2.60% Á Á Á Percentage of increase decrease of loans (16.00%) Á Á Á Allowance for credit loss $ 761 $ 823 795 826 885 310 Construction Real Estate [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 14,555 $ 20,936 Á Á Á Percentage of loans 1.00% 1.50% Á Á Á Percentage of increase decrease of loans (30.50%) Á Á Á Allowance for credit loss $ 36 $ 58 49 51 70 63 Residential Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 279,058 $ 267,730 Á Á Á Percentage of loans 18.60% 19.00% Á Á Á Percentage of increase decrease of loans 4.20% Á Á Á Allowance for credit loss $ 3,833 $ 3,644 3,625 3,204 3,376 906 Loans To Other Financial Institutions [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Loans $ 38,492 $ 39,400 Á Á Á Percentage of loans 2.60% 1.40% Á Á Á Percentage of increase decrease of loans 98.40% Á Á Á Allowance for credit loss $ 60 $ 30 $ 50 $ 40 $ 0 X - DefinitionPercentage of allowance for credit losses. + ReferencesNo definition available. + Details Name: cofis_PercentageOfAllowanceForCreditLosses Namespace Prefix: cofis_Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionPercentage of increase decrease of loans and leases receivable. + ReferencesNo definition available. + Details Name: cofis_PercentageOfIncreaseDecreaseOfLoansAndLeasesReceivable Namespace Prefix: cofis_Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionPercentage of loan s and leases receivable. + ReferencesNo definition available. + Details Name: cofis_PercentageOfLoansAndLeasesReceivable Namespace Prefix: cofis_Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: <a href=)Reference 2: [http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph \(c\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-2 + Details Name: us-gaap_AccountsNotesAndLoansReceivableLineItems Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(4\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (3) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 6: <http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1>Reference 7: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(7\)\(2\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(7)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13](http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-13)Reference 9: <http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14>Reference 10: [http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(3\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 11: <http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-14>Reference 12: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-2](http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5 + Details Name: us-gaap_NotesReceivableGross Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost, after allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.6-04\(5\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(5)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5](http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-5)Reference 4:

16,490,000 14,872,000 16,490,000 14,872,000 Á Individually evaluated for credit loss Á 484,000 Á 484,000 Collectively evaluated for credit loss Á 14,388,000 Á 14,388,000 15,625,000 Individually evaluated for credit loss 88,000 Á 88,000 Á Á Collectively evaluated for credit loss 16,402,000 Á 16,402,000 Á Á Individually evaluated for impairment Á Á Á 2,079,000 Collectively evaluated for impairment Á Á Á 1,408,574,000 Individually evaluated for credit loss 2,735,000 Á 2,735,000 Á Á Collectively evaluated for credit loss 1,501,215,000 Á 1,501,215,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 1,503,950,000 Á 1,503,950,000 Á 1,410,653,000 Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 7,165,000 Á Agricultural [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 112,000 78,000 94,000 144,000 Á Charge-offs 0 0 0 0 Recoveries 0 0 0 Á Provision (2,000) 5,000 16,000 (75,000) Á Ending balance 110,000 83,000 110,000 83,000 Á Individually evaluated for credit loss Á 3,000 Á 3,000 2,000 Collectively evaluated for credit loss Á 80,000 Á 80,000 92,000 Individually evaluated for credit loss 1,000 Á 1,000 Á Á Collectively evaluated for credit loss 109,000 Á 109,000 Á Á Individually evaluated for impairment Á Á Á 54,000 Collectively evaluated for impairment Á Á Á 49,156,000 Individually evaluated for credit loss 13,000 Á 13,000 Á Á Collectively evaluated for credit loss 49,134,000 Á 49,134,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 49,147,000 Á 49,147,000 Á 49,210,000 Agricultural [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 14,000 Á Commercial and Industrial [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 2,161,000 2,896,000 2,216,000 1,361,000 Á Charge-offs 0 (73,000) (1,000) (73,000) Á Recoveries 2,000 28,000 13,000 57,000 Á Provision 307,000 (328,000) 242,000 (409,000) Á Ending balance 2,470,000 2,523,000 2,470,000 2,523,000 Á Individually evaluated for credit loss Á 89,000 Á 89,000 6,000 Collectively evaluated for credit loss Á 2,434,000 Á 2,434,000 2,210,000 Individually evaluated for credit loss 7,000 Á 7,000 Á Á Collectively evaluated for credit loss 2,463,000 Á 2,463,000 Á Á Individually evaluated for impairment Á Á Á 136,000 Collectively evaluated for impairment Á Á Á 229,779,000 Individually evaluated for credit loss 174,000 Á 174,000 Á Á Collectively evaluated for credit loss 229,058,000 Á 229,058,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 229,232,000 Á 229,232,000 Á 229,915,000 Commercial and Industrial [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 1,587,000 Á Consumer Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 795,000 885,000 823,000 310,000 Á Charge-offs (166,000) (161,000) (616,000) (432,000) Á Recoveries 96,000 80,000 321,000 208,000 Á Provision 36,000 22,000 233,000 199,000 Á Ending balance 761,000 826,000 761,000 826,000 Á Individually evaluated for credit loss 0 Á 0 0 Collectively evaluated for credit loss Á 826,000 Á 826,000 823,000 Individually evaluated for credit loss 1,000 Á 1,000 Á Á Collectively evaluated for credit loss 760,000 Á 760,000 Á Á Individually evaluated for impairment Á Á Á 2,000 Collectively evaluated for impairment Á Á Á 36,539,000 Individually evaluated for credit loss 26,000 Á 26,000 Á Á Collectively evaluated for credit loss 30,667,000 Á 30,667,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 30,693,000 Á 30,693,000 Á 36,541,000 Consumer Portfolio Segment [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 541,000 Á Commercial Real Estate Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 9,360,000 7,237,000 8,820,000 4,822,000 Á Charge-offs 0 0 0 0 Recoveries 0 0 0 13,000 Á Provision (140,000) 908,000 400,000 304,000 Á Ending balance 9,220,000 8,145,000 9,220,000 8,145,000 Á Individually evaluated for credit loss Á 347,000 Á 347,000 1,000 Collectively evaluated for credit loss Á 7,798,000 Á 7,798,000 8,819,000 Individually evaluated for credit loss 1,000 Á 1,000 Á Á Collectively evaluated for credit loss 9,219,000 Á 9,219,000 Á Á Individually evaluated for impairment Á Á Á 29,000 Collectively evaluated for impairment Á Á Á 786,892,000 Individually evaluated for credit loss 27,000 Á 27,000 Á Á Collectively evaluated for credit loss 862,746,000 Á 862,746,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 862,773,000 Á 862,773,000 Á 786,921,000 Commercial Real Estate Portfolio Segment [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 3,006,000 Á Construction Real Estate [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 49,000 70,000 58,000 63,000 Á Charge-offs 0 0 0 0 Recoveries 0 0 0 0 Á Provision (13,000) (19,000) (22,000) (32,000) Á Ending balance 36,000 51,000 36,000 51,000 Á Individually evaluated for credit loss Á Á Á 0 Collectively evaluated for credit loss Á 51,000 Á 51,000 58,000 Individually evaluated for credit loss 0 Á 0 Á Á Collectively evaluated for credit loss 36,000 Á 36,000 Á Á Individually evaluated for impairment Á Á Á 0 Collectively evaluated for impairment Á Á Á 20,936,000 Individually evaluated for credit loss 229,000 Á 229,000 Á Á Collectively evaluated for credit loss 14,326,000 Á 14,326,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 14,555,000 Á 14,555,000 Á 20,936,000 Construction Real Estate [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 20,000 Á Residential Portfolio Segment [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 3,625,000 3,376,000 3,644,000 906,000 Á Charge-offs (23,000) (27,000) (23,000) (27,000) Á Recoveries 4,000 5,000 11,000 10,000 Á Provision 227,000 (150,000) 201,000 305,000 Á Ending balance 3,833,000 3,204,000 3,833,000 3,204,000 Á Individually evaluated for credit loss Á 45,000 Á 45,000 51,000 Collectively evaluated for credit loss Á 3,159,000 Á 3,159,000 3,593,000 Individually evaluated for credit loss 78,000 Á 78,000 Á Á Collectively evaluated for credit loss 3,755,000 Á 3,755,000 Á Á Individually evaluated for impairment Á Á Á 1,858,000 Collectively evaluated for impairment Á Á Á 265,872,000 Individually evaluated for credit loss 2,266,000 Á 2,266,000 Á Á Collectively evaluated for credit loss 276,792,000 Á 276,792,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) 279,058,000 Á 279,058,000 Á 267,730,000 Residential Portfolio Segment [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 2,010,000 Á Loans To Other Financial Institutions [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance 50,000 40,000 30,000 0 Á Charge-offs 0 0 0 0 Recoveries 0 0 0 0 Á Provision 10,000 0 30,000 40,000 Á Ending balance 60,000 40,000 60,000 40,000 Á Individually evaluated for credit loss 0 Á 0 0 Collectively evaluated for credit loss Á 40,000 Á 40,000 30,000 Individually evaluated for credit loss 0 Á 0 Á Collectively evaluated for credit loss 60,000 Á 60,000 Á Á Individually evaluated for impairment Á Á Á 0 Collectively evaluated for impairment Á Á Á 19,400,000 Individually evaluated for credit loss 0 Á 0 Á Collectively evaluated for credit loss 38,492,000 Á 38,492,000 Á Á Acquired with deteriorated credit quality Á Á Á 0 Total loans held for investment (Note 3) \$ 38,492,000 Á \$ 38,492,000 Á \$ 19,400,000 Loans To Other Financial Institutions [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á 0 Á Unallocated Financing Receivables [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á 0 Á 13,000 Á Charge-offs Á 0 Á 0 Á Recoveries Á 0 Á 0 Á Provision Á 0 Á 0 Á Ending balance Á 0 Á 0 Á Individually evaluated for credit loss Á 0 Á 0 Á Collectively evaluated for credit loss Á 0 Á 0 Á Unallocated Financing Receivables [Member] | Cumulative Effect of Change in Accounting Principle [Member] Á Á Á Á Accounts, Notes, Loans and Financing Receivable [Line Items] Á Á Á Á Beginning balance Á Á Á (13,000) Á X - DefinitionThe balance of financing receivables that were acquired with deteriorated credit quality. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableAcquiredWithDeterioratedCreditQuality Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing receivable, allowance for credit losses, collectively evaluated for credit loss. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableAllowanceForCreditLossesCollectivelyEvaluatedForCreditLoss Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing receivable, allowance for credit losses, individually evaluated for credit loss. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableAllowanceForCreditLossesIndividuallyEvaluatedForCreditLoss Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing Receivable Collectively Evaluated For Credit loss. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableCollectivelyEvaluatedForCreditLoss Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFinancing Receivable Individually Evaluated For Credit Loss. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableIndividuallyEvaluatedForCreditLoss Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic310-SubTopic20-NameAccountingStandardsCodification-Section40-Paragraph7-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481628/310-20-40-7>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section45-Paragraph2-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481990/310-10-45-2> + Details Name: us-gaap_AccountsNotesAndLoansReceivableLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of allowance for credit loss on financing receivable. Excludes allowance for financing receivable covered under loss sharing agreement. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(c\)\(1\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(c)(1)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-NameRegulationS-K\(SK\)-Number229-Section1405-Paragraphc-Subparagraph\(1\)-PublisherSECR](http://www.xbrl.org/2003/role/disclosureRef-NameRegulationS-K(SK)-Number229-Section1405-Paragraphc-Subparagraph(1)-PublisherSECR)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-NameRegulationS-K\(SK\)-Number229-Section1405-Paragrapha-Subparagraph\(3\)-PublisherSECR](http://www.xbrl.org/2003/role/disclosureRef-NameRegulationS-K(SK)-Number229-Section1405-Paragrapha-Subparagraph(3)-PublisherSECR)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic210-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph1-Subparagraph\(SX210.5-02\)\(4\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480566/210-10-599-1](http://www.xbrl.org/2003/role/disclosureRef-Topic210-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph1-Subparagraph(SX210.5-02)(4)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480566/210-10-599-1)Reference 6: <http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section45-Paragraph1-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479344/326-20-45-1>Reference 7: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic942-SubTopic210-NameAccountingStandardsCodification-Section599-Paragraph1-Subparagraph\(SX210.9-03\(7\)\(2\)\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147478546/942-210-599-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic942-SubTopic210-NameAccountingStandardsCodification-Section599-Paragraph1-Subparagraph(SX210.9-03(7)(2))-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147478546/942-210-599-1)Reference 8: [http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph\(a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13](http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph(a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13)Reference 9: [http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph\(f\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13](http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph(f)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13) + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable evaluated on collective basis. Excludes financing receivable evaluated on individual basis. + ReferencesReference 1: [http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph\(SABTopic6.L.5.a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4](http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph(SABTopic6.L.5.a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4)Reference 2: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(g\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(g)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4)Reference 3: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section30-Paragraph2-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479391/326-20-30-2> + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesCollectivelyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of allowance for credit loss on financing receivable evaluated on individual basis. Excludes financing receivable evaluated on collective basis. + ReferencesReference 1: [http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph\(SABTopic6.L.5.a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4](http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph(SABTopic6.L.5.a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4)Reference 2: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(g\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(g)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 3: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section30-Paragraph2-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479391/326-20-30-2> + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesIndividuallyEvaluatedForImpairment1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of increase in allowance for credit loss on financing receivable from recovery. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(c\)\(4\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(c)(4)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section55-Paragraph79-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479294/326-20-55-79>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph\(g\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13](http://www.xbrl.org/2003/role/disclosureRef-Topic326-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph13-Subparagraph(g)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147479319/326-20-50-13) + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesWriteOffs Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of financing receivable collectively evaluated for credit loss. Excludes financing receivable individually evaluated for credit loss. + ReferencesReference 1: [http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph\(SABTopic6.L.5.a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4](http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph(SABTopic6.L.5.a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11C-Subparagraph\(a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11C](http://www.xbrl.org/2003/role/disclosureRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11C-Subparagraph(a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11C) + Details Name: us-gaap_FinancingReceivableCollectivelyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of financing receivable individually evaluated for credit loss. Excludes financing receivable collectively evaluated for credit loss. + ReferencesReference 1: [http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph\(SABTopic6.L.5.a\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4](http://www.xbrl.org/2003/role/exampleRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section599-Paragraph4-Subparagraph(SABTopic6.L.5.a)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147480418/310-10-599-4)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11C-Subparagraph\(b\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11C](http://www.xbrl.org/2003/role/disclosureRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11C-Subparagraph(b)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11C) + Details Name: us-gaap_FinancingReceivableIndividuallyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance to cover probable credit losses on loans and leases. Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements. + ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(g\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(g)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 2: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(c\)\(1\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(c)(1)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 3: [http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic30-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph\(c\)\(1\)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic310-SubTopic30-NameAccountingStandardsCodification-Section50-Paragraph11B-Subparagraph(c)(1)-PublisherFASB-URIhttps://asc.fasb.org/1943274/2147481962/310-10-50-11B)

Section 50 -Paragraph 2 -Subparagraph (b)(1)(ii) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481696/310-30-50-2>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481990/310-10-45-13](http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L.1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480418/310-10-S99-4 + Details Name: us-gaap LoansAndLeasesReceivableAllowance Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost, before allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: <a href=)Reference 2: <http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7A>Reference 3: [http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29](http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-29)Reference 4: [http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-80](http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (1) -Publisher SECReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph a -Subparagraph (2) -Publisher SECReference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1404 -Paragraph a -Publisher SECReference 7: <a href=)Reference 8: <http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79>Reference 9: <http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479344/326-20-45-1>Reference 10:

Total 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 0 0 0 Residential Portfolio Segment [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 30,342 54,231 0 0 0 Financing Receivable, Prior year 46,871 65,148 0 0 0 Financing Receivable, Two year prior 58,391 29,127 0 0 0 Financing Receivable, Three year prior 26,702 16,391 0 0 0 Financing Receivable, Four year prior 14,684 12,556 0 0 0 Prior 46,650 40,756 0 0 0 Term Loans Total 223,640 218,209 0 0 0 Revolving Loans 55,418 49,521 0 0 0 Total loans held for investment (Note 3) 279,058 267,730 0 0 0 Current year-to-date gross write-offs, Current year [1] 0 0 0 Current year-to-date gross write-offs, Prior year [1] 23 26 0 0 0 Current year-to-date gross write-offs, Two year prior [1] 0 0 0 Current year-to-date gross write-offs, Three year prior [1] 0 0 0 Current year-to-date gross write-offs, Four year prior [1] 0 0 0 Financing Receivable Originated Writeoffs Five or More Years Before Latest Fiscal Year, Total [1] 0 0 0 Current year-to-date gross write-offs, Term Loans Total [1] 23 27 0 0 0 Current year-to-date gross write-offs, Revolving Loans [1] 0 0 0 Current year-to-date gross write-offs, Grand Total [1] 23 27 0 0 0 Total nonaccrual loans 1,763 1,722 0 0 0 Residential Portfolio Segment [Member] | Performing Financial Instruments [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 30,342 54,231 0 0 0 Financing Receivable, Prior year 46,667 64,768 0 0 0 Financing Receivable, Two year prior 57,249 28,301 0 0 0 Financing Receivable, Three year prior 26,151 16,391 0 0 0 Financing Receivable, Four year prior 14,684 12,556 0 0 0 Prior 46,458 40,270 0 0 0 Term Loans Total 221,551 216,517 0 0 0 Revolving Loans 55,383 49,491 0 0 0 Total loans held for investment (Note 3) 276,934 266,008 0 0 0 Residential Portfolio Segment [Member] | Nonperforming Financial Instruments [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 0 0 0 Financing Receivable, Prior year 0 0 0 Financing Receivable, Two year prior 0 0 0 Financing Receivable, Three year prior 0 0 0 Financing Receivable, Four year prior 0 0 0 Prior 0 0 0 Term Loans Total 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 0 0 0 Residential Portfolio Segment [Member] | Nonaccrual Financing Receivable [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 0 0 0 Financing Receivable, Prior year 204 380 0 0 0 Financing Receivable, Two year prior 1,142 826 0 0 0 Financing Receivable, Three year prior 551 0 0 0 Financing Receivable, Four year prior 0 0 0 Prior 192 486 0 0 0 Term Loans Total 2,089 1,692 0 0 0 Revolving Loans 35 30 0 0 0 Total loans held for investment (Note 3) 2,124 1,722 0 0 0 Loans to other financial institutions [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 38,492 19,400 0 0 0 Financing Receivable, Prior year 0 0 0 Financing Receivable, Two year prior 0 0 0 Financing Receivable, Three year prior 0 0 0 Financing Receivable, Four year prior 0 0 0 Prior 0 0 0 Term Loans Total 38,492 19,400 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 38,492 19,400 0 0 0 Current year-to-date gross write-offs, Current year [1] 0 0 0 Current year-to-date gross write-offs, Prior year [1] 0 0 0 Current year-to-date gross write-offs, Two year prior [1] 0 0 0 Current year-to-date gross write-offs, Three year prior [1] 0 0 0 Current year-to-date gross write-offs, Four year prior [1] 0 0 0 Financing Receivable Originated Writeoffs Five or More Years Before Latest Fiscal Year, Total [1] 0 0 0 Current year-to-date gross write-offs, Term Loans Total [1] 0 0 0 Current year-to-date gross write-offs, Revolving Loans [1] 0 0 0 Current year-to-date gross write-offs, Grand Total [1] 0 0 0 Loans to other financial institutions [Member] | Performing Financial Instruments [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 38,492 19,400 0 0 0 Financing Receivable, Prior year 0 0 0 Financing Receivable, Two year prior 0 0 0 Financing Receivable, Three year prior 0 0 0 Financing Receivable, Four year prior 0 0 0 Prior 0 0 0 Term Loans Total 38,492 19,400 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 38,492 19,400 0 0 0 Loans to other financial institutions [Member] | Nonperforming Financial Instruments [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 0 0 0 Financing Receivable, Prior year 0 0 0 Financing Receivable, Two year prior 0 0 0 Financing Receivable, Three year prior 0 0 0 Prior 0 0 0 Term Loans Total 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 0 0 0 Loans to other financial institutions [Member] | Nonaccrual Financing Receivable [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 0 0 0 Financing Receivable, Prior year 0 0 0 Financing Receivable, Two year prior 0 0 0 Financing Receivable, Three year prior 0 0 0 Financing Receivable, Four year prior 0 0 0 Prior 0 0 0 Term Loans Total 0 0 0 Revolving Loans 0 0 0 Total loans held for investment (Note 3) 229 0 0 0 Revolving Loans 229 0 0 0 Total loans held for investment (Note 3) 229 0 0 0 Business Loan [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 177,796 0 0 0 Financing Receivable, Prior year 183,866 0 0 0 Financing Receivable, Two year prior 133,601 0 0 0 Financing Receivable, Three year prior 84,079 0 0 0 Financing Receivable, Four year prior 60,337 0 0 0 Prior 168,178 0 0 0 Term Loans Total 807,857 0 0 0 Revolving Loans 258,189 0 0 0 Total loans held for investment (Note 3) 1,066,046 0 0 0 Commercial Loans [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 148,189 0 0 0 Financing Receivable, Prior year 162,600 0 0 0 Financing Receivable, Two year prior 149,764 0 0 0 Financing Receivable, Three year prior 121,090 0 0 0 Financing Receivable, Four year prior 77,824 0 0 0 Prior 194,504 0 0 0 Term Loans Total 853,971 0 0 0 Revolving Loans 287,181 0 0 0 Total loans held for investment (Note 3) 1,141,152 0 0 0 Retail Loans [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 74,273 0 0 0 Financing Receivable, Prior year 55,211 0 0 0 Financing Receivable, Two year prior 67,500 0 0 0 Financing Receivable, Three year prior 32,054 0 0 0 Financing Receivable, Four year prior 16,532 0 0 0 Prior 48,123 0 0 0 Term Loans Total 293,693 0 0 0 Revolving Loans 69,105 0 0 0 Total loans held for investment (Note 3) 362,798 0 0 0 Consumer Loans [Member] 0 0 0 Accounts, Notes, Loans and Financing Receivable [Line Items] 0 0 0 Financing Receivable, Current year 85,913 0 0 0 Financing Receivable, Prior year 81,743 0 0 0 Financing Receivable, Two year prior 36,450 0 0 0 Financing Receivable, Three year prior 19,240 0 0 0 Financing Receivable, Four year prior 13,816 0 0 0 Prior 41,958 0 0 0 Term Loans Total 279,120 0 0 0 Revolving Loans 65,487 0 0 0 Total loans held for investment (Note 3) 0 0 0 \$ 344,607 0 0 0 [1] It is noted that write-offs in the tables above do not include checking account write-offs. Checking account write-offs during the first nine months of 2024 were \$473,000 or an annualized \$631,000 compared to \$480,000 during the full year 2023 and \$377,000 or an annualized \$503,000 during the first nine months of 2023. X - DefinitionFinancing receivable originated writeoffs five or more years before latest fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsFiveOrMoreYearsBeforeLatestFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated writeoffs four years before latest fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsFourYearsBeforeLatestFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated writeoffs in current fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsInCurrentFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated writeoffs in fiscal year before latest fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsInFiscalYearBeforeLatestFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated writeoffs three years before latest fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsThreeYearsBeforeLatestFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated writeoffs two years before latest fiscal year. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableOriginatedWriteoffsTwoYearsBeforeLatestFiscalYear Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable writeoff revolving converted to term loan. + ReferencesNo definition available. + Details Name: cof\$ FinancingReceivableWriteoffRevolvingConvertedToTermLoan Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionWriteoff of notes receivable gross. + ReferencesNo definition available. + Details Name: cof\$ WriteoffOfNotesReceivableGross Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionWriyeoff of financing receivable revolving. + ReferencesNo definition available. + Details Name: cof\$ WriyeoffOfFinancingReceivableRevolving Namespace Prefix: cof\$ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1:

[gaap_FinancingReceivablePortfolioSegmentAxis=cofs_AgriculturalMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_PassMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SpecialMentionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SubstandardMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_UnlikelyToBeCollectedFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_ConstructionRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentPerformanceStatusAxis=us-gaap_PerformingFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentPerformanceStatusAxis=us-gaap_NonperformingFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_NonaccrualFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_LoansToOtherFinancialInstitutionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_BusinessLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_CommercialLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_RetailLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_ConsumerLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 47 R41.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses - Schedule of Information Regarding Credit Exposure \(Parenthetical\) \(Details\) - USD \(\\$\) 9 Months Ended 12 Months Ended Sep 30, 2023 Dec. 31, 2023 Receivables \[Abstract\] A A Financing receivable originated checking accounts writeoffs \\$ 473,000 \\$ 377,000 \\$ 480,000 Financing receivable originated checking accounts writeoffs annualized \\$ 631,000 \\$ 503,000 X - DefinitionFinancing receivable originated checking accounts writeoffs. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableOriginatedCheckingAccountsWriteoffs Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing receivable originated checking accounts writeoffs annualized. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableOriginatedCheckingAccountsWriteoffsAnnualized Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 48 R42.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses - Summary of Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable \(Details\) - USD \(\\$\) \\$ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Amortized Cost Basis \\$ 121 \\$ 189 Term Extension 162 189 Current \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 41 60 30-89 days \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 0 0 Greater than 90 days \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 121 129 Commercial and Industrial \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Amortized Cost Basis A \\$ 60 % of Total Class of Financing Receivable A 0.00% Term Extension 41 \\$ 60 Commercial and Industrial \[Member\] | Troubled Loan Modification \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 41 60 Commercial and Industrial \[Member\] | Current \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 41 60 Commercial and Industrial \[Member\] | 30-89 days \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 0 0 Residential Real Estate \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Amortized Cost Basis \\$ 121 \\$ 129 % of Total Class of Financing Receivable 0.00% 0.00% Term Extension \\$ 121 \\$ 129 Residential Real Estate \[Member\] | Troubled Loan Modification \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 121 129 Residential Real Estate \[Member\] | Current \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 0 0 Residential Real Estate \[Member\] | 30-89 days \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 0 0 Residential Real Estate \[Member\] | Greater than 90 days \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension 121 129 Commercial And Industrial And Residential Real Estate Portfolio Segment \[Member\] | Troubled Loan Modification \[Member\] A A Financing Receivable, Troubled Debt Restructuring \[Line Items\] A A Term Extension \\$ 121 \\$ 189 X - DefinitionFinancing receivable troubled loan modification amortized cost. + ReferencesNo definition available. + Details Name: cofs_FinancingReceivableTroubledLoanModificationAmortizedCost Namespace Prefix: cofs_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionPercentage of total class of financing receivable. + ReferencesNo definition available. + Details Name: cofs_PercentageOfTotalClassOffinancingReceivable Namespace Prefix: cofs_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic 310 - SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef-Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-34Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org/1943274/2147481933/310-10-55-12Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph \(a\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph \(a\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-42 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of financing receivable originated in current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableOriginatedInCurrentFiscalYears Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_AssetsSoldUnderAgreementsToRepurchaseMaturityPeriodsAxis=us-gaap_MaturityUpTo30DaysMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AssetsSoldUnderAgreementsToRepurchaseMaturityPeriodsAxis=us-gaap_Maturity30To90DaysMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AssetsSoldUnderAgreementsToRepurchaseMaturityPeriodsAxis=us-gaap_MaturityOver90DaysMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_CommercialAndIndustrialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoanRestructuringModificationNameAxis=cofs_TroubledLoanModificationsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=cofs_CommercialAndIndustrialAndResidentialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 49 R43.htm IDEA: XBRL DOCUMENT v3.24.3 Loans and Allowance for Credit Losses - Nonaccrual Loans by Loan Category \(Details\) - USD \(\\$\) \\$ in Thousands 9 Months Ended 12 Months Ended Sep 30, 2024 Dec. 31, 2023 Financing Receivable, Nonaccrual \[Line Items\] A A Nonaccrual loans with no ACL \\$ 590 \\$ 457 \\$ 707 Total nonaccrual loans 1,765 1,670 1,723 Interest income recognized during the period on nonaccrual loans 38 15 16 Commercial and Industrial \[Member\] A A Financing Receivable, Nonaccrual \[Line Items\] A A Nonaccrual loans with no ACL 229 0 0 Total nonaccrual loans 0 103 1 Interest income recognized during the period on nonaccrual loans 9 5 4 Consumer Portfolio Segment \[Member\] A A Financing Receivable, Nonaccrual \[Line Items\] A A Nonaccrual loans with no ACL 0 A A Total nonaccrual loans 2 A A Interest income recognized during the period on nonaccrual loans 0 A A Residential Portfolio Segment \[Member\] A A Financing Receivable, Nonaccrual \[Line Items\] A A Nonaccrual loans with no ACL 361 457 707 Total nonaccrual loans 1,763 1,567 1,722 Interest income recognized during the period on nonaccrual loans \\$ 29 \\$ 10 \\$ 16 X - DefinitionAmount of interest income on financing receivable on nonaccrual status. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualInterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmortized cost of financing receivable on nonaccrual status with no allowance for credit loss. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualNoAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualStatusLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481962/310-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K \(SK\) -Number 229 -Section 1405 -Paragraph a -Subparagraph \(3\) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K \(SK\) -Number 229 -Section 1405 -Paragraph a -Subparagraph \(2\) -Publisher SECReference 4: http://www.x](#)

Items] [Â](#) [A](#) [Loans](#) [1] 229 173 Financial Asset, Past Due [Member] [Â](#) [Construction Real Estate](#) [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) [1] 76 0 Financial Asset, Past Due [Member] | Residential Portfolio Segment [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) [1] 2,593 2,174 Financial Asset, Past Due [Member] | Loans To Other Financial Institutions [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) [1] 0 0 Financial Asset, Not Past Due [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 1,501,002 1,408,272 Financial Asset, Not Past Due [Member] | Agricultural [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 49,147 49,210 Financial Asset, Not Past Due [Member] | Commercial and Industrial [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 229,189 229,914 Financial Asset, Not Past Due [Member] | Consumer Portfolio Segment [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 30,686 36,508 Financial Asset, Not Past Due [Member] | Commercial Real Estate Portfolio Segment [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 862,544 786,748 Financial Asset, Not Past Due [Member] | Construction Real Estate [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 14,479 20,936 Financial Asset, Not Past Due [Member] | Residential Portfolio Segment [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) 276,465 265,556 Financial Asset, Not Past Due [Member] | Loans To Other Financial Institutions [Member] [Â](#) [A](#) [Financing Receivable](#), Past Due [Line Items] [Â](#) [A](#) [Loans](#) \$ 38,492 \$ 19,400 [1] Includes nonaccrual loans. X - DefinitionAmortized cost of financing receivable 90 days or more past due and still accruing. Excludes net investment in lease. + ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/otherTransitionRef> -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481962/310-10-50>Reference 2: <http://www.xbrl.org/2003/role/exampleRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479294/326-20-55-80>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479319/326-20-50-16> + Details Name: us-gaap -FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479319/326-20-50-14>Reference 2: <http://www.xbrl.org/2003/role/exampleRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479294/326-20-55-80> + Details Name: us-gaap -FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap -Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - DefinitionAmortized cost, before allowance for credit loss, of financing receivable. Excludes financing receivable covered under loss sharing agreement and net investment in lease. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481990/310-10-45-13>Reference 2: <http://fasb.org/us-gaap/role/ref/otherTransitionRef> -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7A -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481962/310-10-50-7A>Reference 3: <http://fasb.org/us-gaap/role/ref/otherTransitionRef> -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 29 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147481962/310-10-50-29>Reference 4: <http://www.xbrl.org/2003/role/disclosureRef> -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph 1 -Subparagraph (1) -Publisher SECReference 5: <http://www.xbrl.org/2003/role/disclosureRef> -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph 1 -Subparagraph (2) -Publisher SECReference 6: <http://www.xbrl.org/2009/role/commonPracticeRef> -Name Regulation S-K (SK) -Number 229 -Section 1404 -Paragraph 1 -Publisher SECReference 7: <http://www.xbrl.org/2003/role/exampleRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479294/326-20-55-80>Reference 8: <http://www.xbrl.org/2003/role/exampleRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479294/326-20-55-79>Reference 9: <http://www.xbrl.org/2009/role/commonPracticeRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479344/326-20-45-1>Reference 10: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(b)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1>Reference 11: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479319/326-20-50-14>Reference 12: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147479319/326-20-50-5> + Details Name: us-gaap -NotesReceivableGross Namespace Prefix: us-gaap -Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=cofs -AgriculturalMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=cofs -CommercialAndIndustrialMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=us-gaap -ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=us-gaap -CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=cofs -ConstructionRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=us-gaap -ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablePortfolioSegmentAxis=cofs -LoansToOtherFinancialInstitutionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablesPeriodPastDueAxis=us-gaap -FinancingReceivables30To59DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablesPeriodPastDueAxis=us-gaap -FinancingReceivables60To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablesPeriodPastDueAxis=us-gaap -FinancingReceivablesEqualToGreaterThanOrEqualTo90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablesPeriodPastDueAxis=us-gaap -FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -FinancingReceivablesPeriodPastDueAxis=us-gaap -FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap -EarningsPerShare -Additional Information (Details) -shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Employee Stock Option [Member] [Â](#) [A](#) [A](#) [Antidilutive Securities Excluded from Computation of Earnings Per Share](#), Amount (in shares) 0 15,000 3,000 15,000 X - DefinitionSecurities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482662/260-10-50-1> + Details Name: us-gaap -AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount Namespace Prefix: us-gaap -Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X - Details Name: us-gaap -AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareByAntidilutiveSecuritiesAxis=us-gaap -EmployeeStockOptionMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 52 R46.htm IDEA: XBRL DOCUMENT US-24.3 Earnings Per Share - Schedule of Basic Earnings Per Share and Diluted Earnings Per Share (Details) - USD (\$) \$ / shares in Units, \$ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Net income \$ 7,348 \$ 5,122 \$ 19,568 \$ 15,968 Weighted average common shares outstanding (in shares) 8,567,548 7,537,996 7,898,938 7,528,887 Basic earnings per common shares (in dollars per share) \$ 0.86 \$ 0.68 \$ 2.48 \$ 2.12 Net income \$ 7,348 \$ 5,122 \$ 19,568 \$ 15,968 Plus dilutive stock options and restricted stock units (in shares) 47,952 30,038 45,205 33,273 Weighted average common shares outstanding and potentially dilutive shares (in shares) 8,615,506 7,568,034 7,944,143 7,562,160 Diluted earnings per common share (in dollars per share) \$ 0.85 \$ 0.68 \$ 2.46 \$ 2.12 X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-6>Reference 2: <http://www.xbrl.org/2003/role/exampleRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482635/260-10-55-52>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147476176/805-60-65-1>Reference 4: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 740 -SubTopic 323 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(3) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478666/740-323-65-2>Reference 5: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-3>Reference 6: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482635/260-10-55-15>Reference 7: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480175/815-40-65-1>Reference 8: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480175/815-40-65-1>Reference 9: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-11>Reference 10: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-11>Reference 11: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (c) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-11>Reference 12: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482689/260-10-45-2>Reference 13: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482689/260-10-45-60B>Reference 14: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147483443/250-10-50-4>Reference 15: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482662/260-10-50-1>Reference 16: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482689/260-10-45-10>Reference 17: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147478524/942-220-S99-1>Reference 18: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI <https://asc.fasb.org/1943274/2147477250/944-220-S99-1>Reference 19: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147482689/260-10-45-7> + Details Name: us-gaap -EarningsPerShareDiluted Namespace Prefix: us-gaap -Data Type: dtr-types:perShareItem Type Balance Type: na Period Type: duration X - DefinitionAdditional shares included in the calculation of diluted EPS as a result of the potentially dilutive effect of share based payment arrangements using the treasury stock method. + ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI <https://asc.fasb.org/1943274/2147480454/718-10-45-1>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef> -Topic 260 -SubTopic 10 -Name Accounting Standards

Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-22Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 23 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-23Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-28A + Details Name: us-gaap IncrementalCommonSharesAttributableToShareBasedPaymentArrangements Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 805 -SubTopic 60 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147476176/805-60-65-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483443/250-10-50-4Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-11Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X - DefinitionAmount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, and addition from assumption of issuance of common shares for dilutive potential common shares; of income (loss) available to common shareholders. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 6.B) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483621/220-10-S99-5Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 40 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-40 + Details Name: us-gaap_NetIncomeLossAvailableToCommonStockholdersDiluted Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItem Type Balance Type: na Period Type: duration XML 53 R47.htm IDEA: XBRL DOCUMENT v3.24.3 Financial Instruments - Summary of Financial Instruments (Details) - USD (\$) in Thousands Sep. 30, 2024 Dec. 31, 2023 Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Equity securities at fair value \$ 7,816 \$ 7,505 Securities available for sale, at fair value (Note 2) 497,552 514,598 Loans to other financial institutions 38,492 19,400 Noninterest-bearing deposits 521,055 547,625 Interest-bearing deposits 1,680,546 1,550,985 Interest Rate Derivative Contracts A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 6,410 8,880 Derivative instruments liabilities 2,004 0 Reported Value Measurement [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Cash and cash equivalents 145,938 55,433 Equity securities at fair value 7,816 7,505 Securities available for sale, at fair value (Note 2) 497,552 514,598 Securities held to maturity 391,954 407,959 Federal Home Loan Bank Stock and Federal Reserve Bank Stock 9,756 9,514 Loans held for sale 5,994 4,710 Loans, net 1,487,460 1,394,968 Accrued interest receivable 11,400 10,066 Interest rate lock commitments 23 64 Noninterest-bearing deposits 521,055 547,625 Interest-bearing deposits 1,680,546 1,550,985 Brokered deposits 6,627 23,445 Borrowings 210,000 200,000 Subordinated debentures 35,691 35,507 Accrued interest payable 6,838 6,223 Reported Value Measurement [Member] | Interest Rate Derivative Contracts A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 6,410 8,880 Derivative instruments liabilities 2,004 0 Reported Value Measurement [Member] | Loan Swaps [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 1,331 4 Derivative instruments liabilities 1,331 4 Estimate of Fair Value Measurement [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Cash and cash equivalents 145,938 55,433 Equity securities at fair value 4,919 4,749 Securities available for sale, at fair value (Note 2) 82,232 80,194 Securities held to maturity 0 0 Federal Home Loan Bank Stock and Federal Reserve Bank Stock 0 0 Loans held for sale 0 0 Loans, net 0 0 Accrued interest receivable 0 0 Interest rate lock commitments 0 0 Noninterest-bearing deposits 521,055 547,625 Interest-bearing deposits 0 0 Brokered deposits 0 0 Borrowings 0 0 Subordinated debentures 0 0 Accrued interest payable 0 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 1 [Member] | Interest Rate Derivative Contracts A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 0 0 Derivative instruments liabilities 0 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 1 [Member] | Loan Swaps [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 0 0 Derivative instruments liabilities 0 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 2 [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Cash and cash equivalents 0 0 Equity securities at fair value 0 0 Securities available for sale, at fair value (Note 2) 415,320 434,404 Securities held to maturity 331,677 335,493 Federal Home Loan Bank Stock and Federal Reserve Bank Stock 9,756 9,514 Loans held for sale 6,174 4,851 Loans, net 0 0 Accrued interest receivable 11,400 10,066 Interest rate lock commitments 23 64 Noninterest-bearing deposits 0 0 Interest-bearing deposits 1,680,622 1,549,386 Brokered deposits 6,646 23,435 Borrowings 210,349 199,743 Subordinated debentures 32,881 31,748 Accrued interest payable 6,838 6,223 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 2 [Member] | Interest Rate Derivative Contracts A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 6,410 8,880 Derivative instruments liabilities 2,004 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 2 [Member] | Loan Swaps [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Cash and cash equivalents 0 0 Equity securities at fair value 2,897 2,756 Securities available for sale, at fair value (Note 2) 0 0 Securities held to maturity 14,223 13,298 Federal Home Loan Bank Stock and Federal Reserve Bank Stock 0 0 Loans held for sale 0 0 Loans, net 1,472,115 1,362,920 Accrued interest receivable 0 0 Interest rate lock commitments 0 0 Noninterest-bearing deposits 0 0 Interest-bearing deposits 0 0 Brokered deposits 0 0 Borrowings 0 0 Subordinated debentures 0 0 Accrued interest payable 0 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 3 [Member] | Interest Rate Derivative Contracts A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 0 0 Derivative instruments liabilities 0 0 Estimate of Fair Value Measurement [Member] | Fair Value, Inputs, Level 3 [Member] | Loan Swaps [Member] A Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] A Interest rate contracts 0 0 Derivative instruments liabilities \$ 0 A X - DefinitionFair value portion of accrued interest payable. + ReferencesNo definition available. + Details Name: cofs_AccruedInterestPayableFairValueDisclosure Namespace Prefix: cofs_ Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant X - DefinitionRepresents fair value of accrued interest receivable. + ReferencesNo definition available. + Details Name: cofs_AccruedInterestReceivableFairValueDisclosure Namespace Prefix: cofs_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at amortized cost (held-to-maturity). + ReferencesNo definition available. + Details Name: cofs_DebtSecuritiesHeldtomaturityFairValue Namespace Prefix: cofs_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionRepresents fair value portion of interest rate lock commitments. + ReferencesNo definition available. + Details Name: cofs_InterestRateLockCommitmentsFairValueDisclosure Namespace Prefix: cofs_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionThe amount related to loans to other financial institutions. + ReferencesNo definition available. + Details Name: cofs_LoansAndLeasesReceivableOtherFinancialInstitution Namespace Prefix: cofs_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481830/320-10-45-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(6)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147479130/326-30-45-1 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionFair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_CashAndCashEquivalentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionFair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2E -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2EReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap_DepositsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI

asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 820-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482106/820-10-50-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 820-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482106/820-10-50-2) + Details Name: us-gaap LoansHeldForSaleFairValueDisclosure Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts. + ReferencesReference 1:

Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483466/210-20-50-3Reference 30: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-22Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-10Reference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeAssets Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 16: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)(Footnote 8)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5AReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/214747721/946-320-S99-5BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483466/210-20-50-3Reference 28: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-22Reference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-10Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeLiabilities Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as current. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483467/210-10-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org/1943274/2147482736/825-10-45-1A + Details Name: us-gaap EquitySecuritiesFvNI Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap DerivativeInstrumentRiskAxis=us-gaap InterestRateContractMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap USStatesAndPoliticalSubdivisionsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap CorporateDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap AssetBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FairValueByMeasurementFrequencyAxis=us-gaap FairValueMeasurementsRecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap DerivativeInstrumentRiskAxis=cofs LoanSwapsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap EquitySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FairValueByFairValueHierarchyLevelAxis=us-gaap FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FairValueByFairValueHierarchyLevelAxis=us-gaap FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FairValueByFairValueHierarchyLevelAxis=us-gaap FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FairValueMeasurements - Changes in Level 3 Assets Measured at Fair Value on a Recurring Basis (Details) - Equity Securities [Member] - USD (\$) \$ in Thousands 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] A Balance \$ 2,756 \$ 2,542 Total realized and unrealized gains included in noninterest income 71 67 Net purchases, sales, calls, and maturities 70 110 Net transfers into Level 3 0 0 Balance 2,897 2,719 Amount of total losses for the period included in earnings attributable to the change in unrealized gains (losses) relating to assets and liabilities still held at March 31, \$ 36 \$ 0 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap FairValueAssetsAndLiabilitiesMeasuredOnRecurringAndNonrecurringBasisLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of unrealized gain (loss) recognized in income from liability measured at fair value on recurring basis using unobservable input (level 3) and still held. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap FairValueLiabilitiesMeasuredOnRecurringBasisChangeInUnrealizedGainLoss Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of gain (loss) recognized in income from asset measured at fair value on recurring basis using unobservable input (level 3). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 101 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-101Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3 + Details Name: us-gaap FairValueMeasurementsWithUnobservableInputsReconciliationRecurringBasisAssetTransfersIntoLevel3 Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFair value of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetGainLossIncludedInEarnings1 Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of purchases, (sales), issuances and (settlements) of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetPurchasesSalesIssuancesSettlements Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of transfer of financial instrument classified as an asset into level 3 of the fair value hierarchy. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 101 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-101Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2 + Details Name: us-gaap FairValueMeasurementsWithUnobservableInputsReconciliationRecurringBasisAssetTransfersIntoLevel3 Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFair value of financial instrument classified as an asset measured using unobservable inputs that reflect the entity's own assumption about the

[illegible]

https://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DerivativeFairValueOfDerivativeNet Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Definition

Fair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1:

Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483466/210-20-50-3Reference 30: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-22Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-10Reference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) (i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 16: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(e)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(9)(d)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column G)(Footnote 8)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13C(Column G)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-6Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483466/210-20-50-3Reference 28: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-22Reference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-10Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionIndicates line item in statement of financial position that includes derivative liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap DerivativeLiabilityStatementOffFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap DerivativesFairValueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemBalance Type: na Period Type: duration X - Details Name: us-gaap DerivativeInstrumentRiskAxis=us-gaap InterestRateContractMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 61 R55.htm IDEA: XBRL DOCUMENT v3.24.3 Derivative and Hedging Activities - Location and Amount of Gain (Loss) in Income on Fair Value and Cash Flow Hedging Relationships (Details) - USD (\$) in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest Income [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Total amounts of income and expense line items presented in the consolidated statements of income in which the effects of fair value or cash flow hedges are recorded \$ 1,180 \$ (30) \$ 2,038 \$ (534) Interest Income [Member] | Interest Rate Contract, Hedged Items [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á The effects of fair value and cash flow hedging: 9,827 (9,189) 2,841 (9,920) Interest Income [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á The effects of fair value and cash flow hedging: (9,665) 9,097 (2,720) 9,842 Interest Income [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] | Fair Value Hedging [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Amount excluded from effectiveness testing recognized in earnings based on amortization approach 0 0 0 Interest Income [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Amount of gain or (loss) reclassified from accumulated other comprehensive income into income 0 (897) (1,092) (1,940) Amount excluded from effectiveness testing recognized in earnings based on amortization approach 0 0 0 Interest Expense [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Total amounts of income and expense line items presented in the consolidated statements of income in which the effects of fair value or cash flow hedges are recorded 1,327 0 2,301 0 Interest Expense [Member] | Interest Rate Contract, Hedged Items [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á The effects of fair value and cash flow hedging: 0 0 0 Interest Expense [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á The effects of fair value and cash flow hedging: 0 0 0 Interest Expense [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] | Fair Value Hedging [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Amount excluded from effectiveness testing recognized in earnings based on amortization approach 0 0 0 Interest Expense [Member] | Interest Rate Contract [Member] | Designated as Hedging Instrument [Member] | Cash Flow Hedging [Member] Á Á Á Derivative Instruments, Gain (Loss) [Line Items] Á Á Á Amount of gain or (loss) reclassified from accumulated other comprehensive income into income 0 0 0 Amount excluded from effectiveness testing recognized in earnings based on amortization approach 0 \$ 0 \$ 0 \$ 0 X - DefinitionAmount of increase (decrease) in the fair value of derivatives recognized in the income statement. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap DerivativeGainLossOnDerivativeNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemBalance Type: credit Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4E -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4E + Details Name: us-gaap DerivativeInstrumentsGainLossLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemBalance Type: na Period Type: duration X - DefinitionThe effective portion of net gain (loss) reclassified from accumulated other comprehensive income into income on derivative instruments designated and qualifying as hedging instruments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 4D -Subparagraph (b) -SubTopic 10 -Topic 815 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4DReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap DerivativeInstrumentsGainLossReclassifiedFromAccumulatedOCIIntoIncomeEffectivePortionNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemBalance Type: credit Period Type: duration X - DefinitionThe portion of gains and losses (net) on derivative instruments designated and qualifying as hedging instruments representing (a) the amount of the hedge ineffectiveness and (b) the amount, if any, excluded from the assessment of hedge effectiveness. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4C -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4C + Details Name: us-gaap DerivativeInstrumentsGainLossRecognizedInIncomeIneffectivePortionAndAmountExcludedFromEffectivenessTestingNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemBalance Type: credit Period Type: duration X - DefinitionAggregate net gain (loss) on all derivative instruments recognized in earnings during the period, before tax effects. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 815 -SubTopic 10 -Section 50 -Paragraph 4A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap GainLossOnDerivativeInstrumentsNetPretax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemBalance Type: credit Period Type: duration X - Details Name: us-gaap IncomeStatementLocationAxis=us-gaap InterestIncomeMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap DerivativeInstrumentRiskAxis=cofs InterestRateContractHedgedItemsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap HedgingDesignationAxis=us-gaap DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap FairValueHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap DerivativeInstrumentsGainLossByHedgingRelationshipAxis=us-gaap CashFlowHedgingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap IncomeStatementLocationAxis=us-gaap InterestExpenseMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 62 R56.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives and Hedging Activities - Schedule of Cumulative Basis Adjustments on Hedged Items Designated as Fair Value Hedges and Related Amortized Cost (Details) - Designated as Hedging Instrument [Member] \$ in Thousands Sep. 30, 2024 USD (\$) Interest rate contracts \$ 220,706 Cumulative amount of discontinued cash flow hedge \$ 2,444 Derivative Asset, Statement of Financial Position [Extensible Enumeration] Securities available for sale X - DefinitionIndicates line item in statement of financial position that includes derivative asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4A + Details Name: us-gaap DerivativeAssetStatementOffFinancialPositionExtensibleEnumeration Namespace Prefix: us-gaap_ Data Type: enum2:enumerationSetItemBalance Type: na Period Type: instant X - DefinitionFair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 103 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-103Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 100 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482078/820-10-55-100Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2)(i) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI

https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147482106/820-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-12Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 55 -Paragraph 1 -Subparagraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147477439/946-210-55-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(4) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-1Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478795/946-210-50-6Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04)(3)(c)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)(Footnote 7)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04)(3)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147479170/946-210-S99-1Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SX 210.12-13(Column A)(Footnote 3)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5C -Subparagraph (SX 210.12-13C(Column H)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5CReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5A -Subparagraph (SX 210.12-13A(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5AReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 5B -Subparagraph (SX 210.12-13B(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477271/946-320-S99-5BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147483466/210-20-50-3Reference 30: http://www.xbrl.org/2003/role/exampleRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-2Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147483444/210-20-55-10Reference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeAssets Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionAmount of cumulative increase (decrease) in fair value of hedged asset in fair value hedge, attributable to hedged risk, remaining after discontinued hedge. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 181 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480401/815-10-55-181Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4EE -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-4EE + Details Name: us-gaap HedgedAssetDiscontinuedFairValueHedgeCumulativeIncreaseDecrease Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - Details Name: us-gaap HedgingDesignationAxis=us-gaap DesignatedAsHedgingInstrumentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 63 R57.htm IDEA: XBRL DOCUMENT v3.24.3 Derivatives and Hedging Activities - Schedule of the Notional and Fair Value of Derivative Instruments (Details) - Interest rate swaps - USD (\$) Sep. 30, 2024 Dec. 31, 2023 Derivatives, Fair Value [Line Items] A A Notional Amount \$ 42,600,000 \$ 0 Not designated as hedges A A Derivatives, Fair Value [Line Items] A A Fair Value 1,300 0 Not designated as hedges [Other Assets A A Derivatives, Fair Value [Line Items] A A Notional Amount 42,647,000 0 Fair Value 1,331,000 0 Not designated as hedges [Other Liabilities A A Derivatives, Fair Value [Line Items] A A Notional Amount 42,647,000 0 Fair Value \$ 1,331,000 \$ 0 X - DefinitionFair value of the assets less the liabilities of a derivative or group of derivatives. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482907/825-10-50-10 + Details Name: us-gaap DerivativeFairValueOfDerivativeNet Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: instant X - DefinitionNominal or face amount used to calculate payment on derivative. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-1BReference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 815 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480434/815-10-50-1A + Details Name: us-gaap DerivativeNotionalAmount Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap DerivativesFairValueLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - Details Name: us-gaap DerivativeInstrumentRiskAxis=us-gaap InterestRateSwapMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap HedgingDesignationAxis=us-gaap NondesignatedMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap BalanceSheetLocationAxis=us-gaap OtherAssetsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap BalanceSheetLocationAxis=us-gaap OtherLiabilitiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 64 R58.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings - Schedule of Federal Home Loan Bank Advances (Details) - USD (\$) \$ in Thousands Sep. 30, 2024 Dec. 31, 2023 Federal Home Loan Bank Advances Maturing July 2025 [Member] A A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A A Total advances outstanding at year-end \$ 20,000 \$ 20,000 Federal Home Loan Bank Advances Maturing January 2026 [Member] A A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A A Total advances outstanding at year-end 10,000 10,000 Federal Home Loan Bank Advances Maturing December 2026 [Member] A A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A A Total advances outstanding at year-end 10,000 10,000 Federal Home Loan Bank Advances [Member] A A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A A Total advances outstanding at year-end \$ 40,000 \$ 30,000 X - DefinitionAmount of borrowings as of the balance sheet date from the Federal Home Loan Bank, which are primarily used to cover shortages in the required reserve balance and liquidity shortages. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478878/942-470-45-1 + Details Name: us-gaap AdvancesFromFederalHomeLoanBanks Namespace Prefix: us-gaap Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap FederalHomeLoanBankAdvancesBranchOfFHLBankLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingJuly2025Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingJanuary2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingDecember2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=us-gaap FederalHomeLoanBankAdvancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 65 R59.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings - Schedule of Federal Home Loan Bank Advances (Parenthetical) (Details) Sep. 30, 2024 Federal Home Loan Bank Advances Maturing July 2025 [Member] A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A Interest rate 4.35% Federal Home Loan Bank Advances Maturing December 2026 [Member] A Federal Home Loan Bank, Advance, Branch of FHLBank [Line Items] A Interest rate of interest applicable on advance from Federal Home Loan Bank (FHLBank). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478878/942-470-45-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 470 -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/214747734/942-470-50-3 + Details Name: us-gaap FederalHomeLoanBankAdvancesBranchOfFHLBankInterestRate Namespace Prefix: us-gaap Data Type: dtr-types:percentItem Type Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap FederalHomeLoanBankAdvancesBranchOfFHLBankLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingJuly2025Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingJanuary2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs FederalHomeLoanBankAdvancesMaturingDecember2026Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 66 R60.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings - Schedule of Bank Term Funding Program Advances (Details) - USD (\$) \$ in Thousands Sep. 30, 2024 Dec. 31, 2023 Bank Term Funding Program Maturity Of May 2024 [Member] A A Debt Instrument [Line Items] A A Total advances outstanding at year-end \$ 0 \$ 160,000 Bank Term Funding Program Maturity Of December 2024 [Member] A A Debt Instrument [Line Items] A A Total advances outstanding at year-end 0 10,000 Bank Term Funding Program Maturity Of January 2025 [Member] A A Debt Instrument [Line Items] A A Total advances outstanding at year-end 170,000 A Bank Term Funding Program Advances [Member] A A Debt Instrument [Line Items] A A Total advances outstanding at year-end \$ 170,000 \$ 170,000 X - DefinitionAdvantage from Bank Term Funding Program + ReferencesNo definition available. + Details Name: cofs AdvanceFromBankTermFundingProgram Namespace Prefix: cofs Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69BReference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69CReference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69EReference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69FReference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 11: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1DReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1EReference 21:

[http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 22: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 23: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 24: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 25: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I)Reference 26: <http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2>Reference 27: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(22\) \(a\)\(1\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](https://asc.fasb.org/1943274/2147482900/835-30-50-1 + Details Name: us-gaap DebtInstrumentLineItems Namespace Prefix: us-gaap Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap LongtermDebtTypeAxis=cofs BankTermFundingProgramMaturityOfMay2024Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs BankTermFundingProgramMaturityOfDecember2024Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs BankTermFundingProgramMaturityOfJanuary2025Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=cofs BankTermFundingProgramAdvancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 67 R61.htm IDEA: XBRL DOCUMENT v3.24.3 Borrowings - Schedule of Bank Term Funding Program Advances (Parenthetical) (Details) Sep. 30, 2024 Bank Term Funding Program Maturity Of May 2024 [Member] A Debt Instrument [Line Items] A Interest rate 4.71% Bank Term Funding Program Maturity Of December 2024 [Member] A Debt Instrument [Line Items] A Interest rate 4.76% X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2003/role/exampleRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482949/835-30-55-8](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B + Details Name: us-gaap DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: <a href=)Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.4-08\(f\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(f)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph \(SX 210.12-04\(a\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3](http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.12-04(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480678/235-10-S99-3)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 5: <http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69B>Reference 6: <http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69C>Reference 7: <http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69E -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69E>Reference 8: <http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69F -Publisher FASB -URI https://asc.fasb.org/1943274/2147481568/470-20-55-69F>Reference 9: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 10: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 11: [http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 12: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(e\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 13: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(f\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 14: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph \(g\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (g) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1B)Reference 15: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D)Reference 16: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D)Reference 17: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1D)Reference 18: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E)Reference 19: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E)Reference 20: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph \(d\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1E -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1E)Reference 21: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(a\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 22: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 23: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\)\(1\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(1) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 24: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph \(b\)\(2\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1F -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1F)Reference 25: [http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph \(c\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I](http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org/1943274/2147481139/470-20-50-1I)Reference 26: <http://www.xbrl.org/2009/role/commonPracticeRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org/1943274/2147482925/835-30-45-2>Reference 27: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(22\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Reference 2: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(13\)\(3\)\(a\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(13)(3)(a)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 3: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478878/942-470-45-1](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org/1943274/2147478878/942-470-45-1 + Details Name: us-gaap FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresAmountOfAvailableUnusedFunds Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of the collateral pledged in support of federal home loan bank advances outstanding. + ReferencesReference 1: <a href=)Reference 2: [http://fafs.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(22\)\) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org/1943274/2147477734/942-470-50-3 + Details Name: us-gaap FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresCollateralPledged1 Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe carrying value as of the balance sheet date of the current and noncurrent portions of long-term obligations drawn from a line of credit, which is a bank's commitment to make loans up to a specific amount. Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement. + ReferencesReference 1: <a href=)Reference 2: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.9-03\(16\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478546/942-210-S99-1)Reference 3: [http://fafs.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph \(SX 210.5-02\(22\)\(b\)\) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147478777/944-210-S99-1 + Details Name: us-gaap LineOfCredit Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionMaximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. + ReferencesReference 1: <a href=)Reference 2: [=#E9<G!<&!XEM!<EM8TX;DI-VW-ZU;A!/@#%W SN M=W"-;=+T\\$5!B'S'2PW0S+6#M+TH05.Q %'9#; ,.0.94YTN;GKH!>4GW\\$S!09NC MWB-4G+!#1j6DX8j6\(2%R\\$!1CC301+7QC+=FP8?/V,XP;!J;-A! E\\$*8<J; M&\\$YCV< !,!\(HT ?;0+<\[!>B9T!P,\];>DE-OQ#;=1\\$+N@X/WYZ7\\$>MW!>=M\(MT9\\$+>2DW0!N&*#7V2 U>K-J9*KBU6TA!,?M!600\);B!F-R >%W%?;=!3OW MCXTO@J!J!7W>AO@!02P,\\$% @<!\(H69E&UL5\[;<\[H%9!<\[X9N_X9M'8@v;:T\\$W-I=MTNTF83M M3A-!%\\$5B-;EDDB1.07R23;j/ 0LZ?0.14?GZ&AY~XN8N&B\)3R M+> !06N\[13+ MUES@6QH0\(ljM-O=5H1!;\\$*81V1@?](http://fafs.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(b)) -Publisher FASB -URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1 + Details Name: us-gaap LineOfCreditFacilityMaximumBorrowingCapacity Namespace Prefix: us-gaap Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap FinancialInstrumentAxis=us-gaap DebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=cofs AgriculturalAndResidentialRealEstateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap LongtermDebtTypeAxis=us-gaap LineOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt RangeAxis=srt MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: EXCEL 69 Financial Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial Report.xlsx M4$#!0 ()

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C.K:~#1M1N&N@C7@?XML02 MBW (A5M+5 TR M6'1VLS2 Y9>?IUUEIKR; @05SP6.XYB1@'QL4SUFQZG298T7G<D 4. #?S MT4Q07?J1MHKG@R137?6SRFU41H(FLB1J4>?(<7K;YHJ)
M5Z%82=j\$~!!&N^<~<9ST6S[I]Z5&T7950-RCEU@5 9<8WS2J-2S%UGB5P&M MG#P=\$Q+& E L&08:7)82J3E^4&3@3 BNEVOZKR2.FJW"\$2M"/F(9 M
AIRM1:IMG&IA&L;\$1-\$1[2M]16:PUDSYGR.S-D77.U5\$.9\$)->T(8L2+M4D1' H8X2KMKG6H8I/N>7L>P#BV;RN'JZ&U3+L(W1J7FNO)M@- 23(T M1Z:.60F[A]9GJZ'~ZH'C(')&Y'C[E]>G@*
Y;0&N(N@GL1J'~<K(=+ M.N7N?<[E][GT7?2MSAD6R4RU3393>? M\$D1'VDV14 5*E?<MEKIDHNQ0'Y.FOH70+< Y% GM,TT+T(WF2)Y M"M-2DZ M1Z=<G%<IKB:~>G%<V85VWGV-
1^~4?;[CSR6<?<[J(AI]&E;# M0X=Y>U>89Y7&4&04;6RLQ'Q&MVV^XU \$1%.ID8^VW(I.X.O40+R4E5&0;5&0 RN0 MHGO.CS7H<~>.77% CT9+CVZ9EM6Z0?~<9;2J>.<JFI<F
GJK>9?;I51W/550R ML+XJY;053L 1>O>.B(GPP134&+DACE1+?F2J+SS&5. YRMQ)Q4XOT4MSA7&4<S MYL=Q3E.SX.GV#P(RN;LXJ7IE.6<FMM#M DL6XA9M20?~<9;2J>W5Y2NBT42(JP# 4A
M^W+C[~<3G;U .U HL@6V5#5UD71*0XG(I3-RJ0A4)?;NVB8+&A=OB5,YJ&KXF M8&0+>FZ=>2? VU4I(07;4YH3G@K' MYA.L021^P7V#BH 1J^V^NJJ/}>26<1J[1]8&F.S6VZ3VW>? ,?
-2K6J5D(C% M2P=Y(IH&X0J)12C01BK&QK<~>OYQ@YCSB#%F.~'19H;16+K#F'F! MU+&E2J046CV30.9FVJ/DK3/HWIO@#?;"QI(AI8N 51+ P04 M'1P@&A9?E3>=(% #E@&
&'AL+W=O2Q55KX0P9'64WV>6AFS?M IZ& ESJ/ MYMJD<&8A5<(-PIE1Z^5X&SF2N(IQ^<^%1VIJ.LV.;C'6&Q<J7A01&^2 MA*O7'Q'+I7F+MG8'D?+E;\$'.I/QFB_%7C)?
UPV*JCE2Q@E(M613(D2B /6 ME+Z?>Q4SSL76'UKA .O_ .3H+&V#>N!8&5A9A6UWUWJ2@?67L;SW+JUR@.H1Q?&= M_2? .-INMT6'C38R'
<10@B1*U_ 4E3\$GL@OUOAB(6I01+3PN GXAI+> @IB^<[UQ749X9+K#J9.B12 Y-7J3F;1'. 6?Z.N8 M^23PH^C;J5(-00)Q'Q'LK.[DP= OWVG?V:..HMF&7IFQ=TS&SV(9:4@)
M37W\$~&#P@5C(O'Q'CTU.LHYH6D0087.H.QP4+&#J(0.7.E15X;)'V7R;EKB M^73L.O1ZHL7QJ?P77M(J)<1^K7W*EPF5-Q'U MU MICTNU@<5T.HV
ZL:ZF.,R+N9~3&.;<L@J816161'1>O>.BPP=6 5EBK7'BUO'&?P@BF;U.XK#<W3D?7I4Q-YB+8*(P.FD&L M1M);S]';4>.XAS;D2J;&SF&G#S: 4ZJ]'C2 121'MHP8JEW9&Z@<@*IR\$8Q M /.
[F3HJ]LRX^~V. (1=6&S'Q1'DB/ '7C'Q0)'A]B'Y0Y1G&#<QJ19>[2COW+K#N1QY'.OY&EY+V]WG5%1\$~RRB..NVS5D< MNPJ?D=IX&Y7W+<FN37Q'&S'QCB-V'@#<JDM@<
/BM.UPIQ^~V. (I:CS;FEZQBDBK.#Y@.AXV MPB*MP*UFCFZ1[FG+>8SOUJ.557<S1. H+ MT\$T\$'J' C+6PRW?I63EQOJ[ZUN\$ =) V7-8U7<1 [B8.N M\$&GJGJ YF14-
LLN:INUUQPIQ]'ZYK&K0B'W84~>D8'9F%PORGYZ~>ID4455WOMPJZB8I=>=&IE^=04V1'X%#<Z.S]#1 M#K7QVOR&@<GH@<N+>N GCN7#TZI-WZ%SY.[L6(UFMF6=D3PQ3UD+OU M.C>
[L/L&8Y&Z/SX.C#0/'Q\$[>P=N)=H#;UESUV3@<^<6<3.C6RU4V+ M+P#?5KJOF.D2ML6?<3'.E'>B400#<+Z0TNOUQ M@W@E>~<?R4JL#!0 (' ':%FY/KV#< <->8>+&PO=VJR:W-H
M965T&ULK9EMJLV\$> "N56PLDM4B#>D@3 TVRVI]=UN MKVF9CH5HD=1R;I/OZ.D6J9(2G0-XDMZG 4L#TKP;3NH+J8D**)J&R.JL MKWUJTO9Z**OO <?>Z8JL#?IR+OKY+>7
BZ<+> [O387EJO+<[P3Z\$.SXH M+&8K+>2U5N'RS KPNKQ7M<4<3.Z?U'~L7C 79VJ1X3S/PJ/[3I<?>USH.S&UZ+&UGG6 U_FJ1 M+<16f'A3ZL R1?<
1.3,?)DLZ000>NQM@P7?FEK+LA.]JLJOZ\$? N%.IF MPOYDII! 7CJ]J@-HZVBGK7KEFN^NE3R\$2EC#;.9#~<W:M'!F[PRCW&M%7R:
MPSBJNI\$5+8MRJ78HF8M+<[H3+VFVJ]KQS05MCGV@=<=H K6 3ZUI01'N45 M'K273=WYQ9GM=U>>B1QI.]J>Q6V M'BZ'=RZGOMQ(DQ?T47JFWUWU~LJ@<H>+%MHU
R5+<YJWNES-U43FORP. *MAXPER>7RX=0>.VXRQ0'6'JY'.I]@<S]K1.D1=N1UCDS'P29U'N2Q'@'AS M'L'E6N>Z=O?>Z;GIVHHBR\$?<?C2SHV[VLN7\$ 3Q3Y..~LJ@BUOUA
M=5.76#<C&K0SBOQ=10>87^~<+T+U02+&K&YSD5JAK& YXKJ(HA-E) (5 MYU+>+&0I1A.<360fC1C#<W'KCH<K8JWJIE(OX V+OBD&BB6@<?>Y.SI+>7&A M&C
&CJ8R1PHL3M17J+(GFI%WM1.)8&6D.6UN?2EJ&74NGVTC'F.PUJ@<M'<S=LL#.'#416JGT1?>YCG16*B'@OTCB M6P.IJ?@<H&L&K76J36T48IA.ISQB.A) P%WPJPD?NRS[C-!^LESPT">
M*59!=%V.,3.F.O5+>0?>0A;M3([OGJ;3!<^<P'F.D GP \$ L1>=O\$8+9 MEZO[P*7.P.UO.(K<)<\$RGNJ)AAM.PF'@0^<^AHU2^>#?<F5U)<W(Q.R:>+V M&<)<)<)<PF=^<ICO@9/\$H-
ZUJ.@R'O'D2MH.S6?OPDVJ<+<K&64488@C.FD.2# M+<J&DN+<ZIC.ZM+H=BGV>+>DV'L'Q0'Q'6LT0X'F'IGH= M9H#<+N0TWJ83 6 MVL^NJR N Q46~\$R.M-J.X-
T31G@W'G9P2K6199JEDUOAV=>9&< [3/N9RFW MCWE1.JI:ZN %M.'EFSL;21<3/M#<1J4^<+<FU5V^<7.V.2?..K=5BZK
MA.TMX4E2Z.=:%Z5(O<?>T<O3%23REKL7D?GFF@P61L/K8X9'GDVAA4A.HB^< M4X5.Q09<3#<3WI =M16045Z\$7=E =77^<CV<=<^<FPFC?<=<C6M
MYZB0&83U+<MH+<817.75G7.1?>P&K&YF&771A'9(KR. /7M1/23XG.' M7@<= HB1=<NIP<#<6(I'.D)<HBJITUTK>@<[M]9#]J=FA521.LJ'.50. 'J]J?
ZV8CU18Z'=T^Z@T4.XUR9Q0J8XH'/'TN.IE@ZJ MN+>2<6&43J. \$H4 T&U&A'2DUHF/RXRRN0Q>B2C?1+U>+<S&FO.D31. 53 ME0Y@FN @GBFVZ.D9)?78RKGWGNQE
>UY.OI/CJ1<4KUD .P3?O9QDXD?<J MG@'YIUOJ]6U1Q#O4&U6 2KY1N<U=I=>1FPCVWAGLJN-OLM<U+<U>P0>XN&<Z<Z
MQ1.U'<[C1.O6.C/T90\$B.0J592FKSIFV'3GP?>N>5SRCCAQSBS^N'>=ZTSJW MNQX.<JQ.S%6B9G1?<Y&E9D08GS14& M7C9E21?%C<=<CB&3;31T=<A&IQM1XXJ'
<[<@#1Q17U5QJIC9.DRB.IB6#PRRF MI^<W/ 7/KKJLJF.R=I2R31+VQ=ZU7L0;3< V=1FICGONM&L E MQS^<9JIDJ'90<3<J4F:~>Z!<I'<+<D7=LSRR0;I/X#<+9%. K/E5

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0J0Z18^71L/M+6M1Gd7.7%7\$H30/0.0TPO26A/XM626/306)+1GXA:(-6;1*4QSD^Rr1=0,M51F5VA2Z5MPTK=K"-#V-ZC8AJ;XM+/@\W\$W1X71LRO:@&,+@10=G M#Z7A,B12QAWO3 B^*M(SN923)?>N^ EY6B8+70UJS- H;Z7I68&- H;X^W&8+X?M^AP^XH6J,DQT^C^F4S6EX?ML9 9:1PMY1G== U71Q12O.FXKN? MR86H17^PG E;DMQ+ :YRQ?2CTC1^*!>R%QYOC153?>K69 _%#@A2511H- M7-/O4B0YXJ037260H +X?M^?2HKL1DPN@SSH01ANB03L^P^KN7J^U>66 M55KN45Y>O6MY+KJ+O>H7N060^C-Z=>S3A>MN<^I66M^V3B&CGC^&Y^V^I^A^T0P3UR>VR^I^I^V^O^Q^K WQ> M0SNR1700F0ISZ TAO>?>("F? DE72)7V7ZH0)M5J+J>6V3>=>7W0^E^V^U^I^R^28ML^WHE/S15 MODV UG4E0U0U^X J246@B18^5;8>C^_GED5SHCA^Z91L 6+5HNJ1Z^<^ M1J K>@/Z=O(#S1(68 M6+O)8BB8)D-X+3+M^TWB8P.R#8C.V4%T\$U^I^M^Y^P^O.^0LRI^LIH/ISF^Q^I3 M^%E^I^R^Z^%E^I^O^R^I+O3+&DM SK^>OQ@MKEV>32C13=F#R13NE^>#)5GE8B5N M-9 4RHD, I&JRO5B MS,K@O 17&Q8^YODSFYMK831OW?0F+959FINB1^5.V8GS%SIYJ^E M?S1^?=>U313DIBR 8.7-1&+ 8)K3P0AOCG12>LX W^I^B3V5-R4CY(,)Y17W1+90 T3F6W M&H1+^IR4:UO1T036V9J9^<3RP00I>3/4J2?>P#N1 MY&U9V5-7A0S,IM>P&I6XG6JIG2^>M5F>S&AOP@N^I^B5DOAZ(D1I)Z M5185Y+RL4IF&C^EYF,50110^:#U ^?GDW1M^GIGU^I^J^N^JEM1?#Y5YI M^B/&9SQA=ZJQ>?>E-S,0J24U9:7/1 P^N^G :SDIY8QANP MWF VY185YDL12Z.W&FWVD@WWTB7>@>@E|K2<^>YI61^B+^>#^I^HJ3ML2FM6R<+22^FP^S^+FOS^5BY61-X/L\$1^A^A.J3D9R=F&N^I^?^RIKL^K M3<=>G>9+T&WD=MZ:T^%N/? 95M1R_V5^TB.U.O+1^BY M^F38R.B>C^>MDC^>44.0Q(ARID)1 2R1^GHOJ^K(BRCSXS^?>PMO>N M9Y^KNR3^_I1+E^H^&ARU<7\$YJWSE4? 4/(M%>3IH#1>8^X.D^58<CJ M1?R@&C(=Z)^#F&S^L^Y/S/O15\$>9)NUU3W1-4=M^N^JZOI6&-&JZ19IRD8786=DVSEF^L>5^90KJ:"R=" MTHD1T7IF&HIL^61RSJ_1@32J^7XO>@:#I2W>SZVY;T\$ISO715W1B|JG|S8/R00BHSF07^>^FLPH-V%\$SWN+W%T\$A694 M^X2S1\$3AC30/K8+J:@.@N18W?I^* N @L^MUK^ I,LAN^&IY4P^Q91+^KP M O1N2<X^W?T 1^H3IA5NPNPC4+>QSD^P^W8^H^N1@13RX^801C1GSGIGT^H^>MTO>L021\$E>GAK&BKEE^6,417C1P1OOH^W@>V1PT?> A>@8V2^>W(P M-8) 93^Z=PN +D<9 ^>50NS &EJ^P,0J0>WA^H^#E1R2T^9179NX2X1^H^H^ZM<8^P-BK MGS1ARJ^5^V<+YU230M9NE.EOIOG2S;P) :8PB7|8E= LB5K^<^V1&E M<^<E M06^&T(8&Q/L#&Z#0I(X)^?P17B>I D/50+WBKF8M17 ^C1^6HG57^> MGUTMBREL=Z#7-T @7Y.GUXE1NOGGIB|04J-91.WMO=CLZZN^ED;|ST^ M0JDN;L4WK8^X4=1(I5F(8&B68^E90^>O)HJ ^->DIOVAGOT/PL^EADP M^ CLMC2^P2E(A^&ZK.X\FDNB=>^YNOMAVK^<=>P M8WA(H.Y18IK.HIOYAA^ OLEIY1S>+4J:~W.MJB MOSS8IO6Z<O..\$90I6|HHC|P8A+&O.NG. L2PIXP<=>V(M;BNWNCAS M,+/>U^G=CN19IAA-IR175P;8&=UVIFX ('S=O2\$MINI@ IJ@6Z^ M6YGS1^*PWK0 Q^&H^M=<01^872G^A=H=X,Q^>G^F^"POVU@CQ=V^N11^E= MU0^SKT1^>JZGV0^I @X-8R^N^BIOQ=>2=C6G RIMV@^PO@&I2T1DTPKOKL^, MR20QW9LO1, I>?>2 TNUIMV@R.DWXX.YU&W&N^TEUQ(GV<5 J:04X4(+<1&+8N09Y^3S6\$1^_AD3^5^CBO6G; MKIQW B_3B^1A P^1Y6U2^>CG16^51Q11^8=14>1^OP<T^P(I@C M Q09^>1@AP E^H20B054YV1@DJT5W>><<1^X^D\$<2%80^J,2JCGFMHM-1 MDREDB9 9 BM1M BMB^/3A^?>Q^AP2L^LW^1W^ IGM0@X1S=>VDD09MQW^TD1916X&YS^>Q2BGB+^"T2C@3Y^1GY101GMV^#F7 M^827XBA_OJ11@6G6F1_KTV>=>5^X^T6^OGZM1LOGZR^KA9@VNRH53< M4E^J^D^S^IX^YRN^W^1SIZU^C(W)23.IH.VHIT+O1- M4\$L\$!10 (" %ESC>=>1/(+Q+9 >&PO=VIR-WH965T-R-1^MNI LIT\$<^X1&Z^IOT@RNP^+ M2^="ELBVT1^J^RFIOK1 OG^12E^P15N+1^+Q1^OQ1IE5E>52505KRU.Z^N59E&I81(OS6=6GLK M^%Y,RZ/7+ G:1?W9;54Y1/27>2B6<IG17W QLV1NU^>C12A/17 M+Q^M6Q^ODVGN+FI;A M96 PGY_N@.S1\$0+<CP^E^A J:Y.NB+5>R^U1L4=3/8\$1^?>2F0GE M4UOCIA30M1 J8R54919>7>-<12 MGK48D1X&P2X.SQ00- <+GZMRO:FS>+B9NLO6D^7N\$<8P^ET17X^>W.L5&M1D)+>1^9WH&6&(9G<L@Z1N9>1LODBA|OV\$&HKR7IL(B7^1W^<^%>MTBV+L M7AW1A17W1CJUS^3:7R1SU8UC6B3IHO4R71+<S^<HJAS7KAZILH7+<B M^7M^1U>U7-14MVO=>"WHYUW^UP.ABOS8F1U1.113>N^U/X45Z%#S8@0AM6Y^ MZ>I>4N(=^<R.O^+YB1L>X>7&B;L2T1+QJV4 +F^>B33^C+>QAG6DF<C)CADN2ISL^%#Z.W MU7P.F%0KK H9S U&HZU1IO&^U4\$#/?/2W A1^G^I^T\$2^YRD/X& ME&=&@S|@M1^|17B^\$F &^M992;=>3B-Q0&1^_UT M9X0JEM1LDDSRCK M71J^UND4F^#BXGVD=>^MA+^>@AK?^Y+@<T=<=>6^V7A^\$C31^%N0YXJSR^ M)< P7E&Z_UW BP6^1@B1^I(GR1Q)M^"Q\$66<8^Y-9>=SXJQ0 \$4Q^M^%HG2C^A6^K1<_18ISG;12G^K1XRA|I^I^>+>^I^QK?^I^Y+1^UE128R M1YXOC&K^VF^<YA.YI>^LM1:VAUN\$T 4 J71>+3/7 >Z>I\$739ZCD\$<+VVH M2\$K\$C<I59M1^N26V^3.7<=>K>O>Y>@GN^MEOJF<6XL X1G^C&KUOULRG);7 M^=M(? 93&IXY4JO1MP22>618M>(<R^9-SWT1:IO&^M&CMS=>Z>UJINK1IS@ M1EP^B^TOIKPQ2YFN7@.NOQ7M7Z@.G16BSSEQV+1^E^AW5U^6IR B/2UA LQD01HP@GEV0I5E>0JF:R055=VE=UZ=ZJ|MX MODV6.VYG2^A1>I|JNNB9HXI_YZ)JEK7;5LSM^+SC0M^%H^KJ@)=A1IDOC^<Y1+<^<I?1+ /4+9)3LS2+ M- <+BDL=>+BM55.F^I^V3<+<5+5^61+<O@LZ4 /OIN^O(C59^X^YC:OE.F M^K1^4NR5<4C^Z1LYP1&CFB\$>=3G 7^8FWJ50?8L U^BYR^>+>0(0Z260+L M+? 0F0U^3.4%?>#KJVF^<ZOJ^<URX&M^JRE@1E B.2N^X5(I@D12:098\$ MK 9617NU720^<L517^8B6U^I^J^K^N1^<^>JL8&4^PVR^<6 >ZL V5_SNH M^N^H^VZPYQ7PIX)Q^<ODIOXOQ>D6W28D1U^7M+3>=8EE(GIT@Y^R12<? MR1^>Z/10S@W(5P1 KLCN6|61PV ZSV^=")^@1.(?F6I^G>29W)G4^T&G M0M^BY? +O1.B6^AP1A^*?>13|BGBAN^?72:0V875_Y1_5_9SC12@70P.191^>=>C.UJ39HX1A^PE@Y8-O/5P.8;E ALN ME0&5U^>D9(93>+>ADAGIRS3^2B^<T5Q^TVE)71%>D6V1T^? #XN

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G#SMDMLGX3FBFI%A2E~U.O.+M;2BDIA5CH7LU(YI_!EM IJX ML(X=F)=);F&F&S/P/LUY~KYIE=0/N3/_P%02P.\$% @<(H6:T GGO2 M P D4 T
IX_)IS=E197.N+&ULW5A=3ILP.M;TKBID132I-JFC5MI\$FMTJ20T:9NOX&QOR&V6I MP/UY<>N>.I.+P C908X)2%7M/<STBL.KFLP3#K9EL;3XVOYBYBM+Z'9K)MF=#R_.>9~
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TUIE.WMF2T&V36.H.3H9UP'I736G02O>Y%N4/[AGJ9FNE(MVX*Y7QE^ZN-8'TII@ZK2IQ_BSX7L;3P)I"<=#NN\$%BU+Q/R8:E,K,
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%S4O/QSS1-XSAJ)I6=3+P)MBZODG~4P;I'D FYZTU MOMMXA30>|B>E8AV\$SQ2LIFFIU(UY TU:'<G<RP..I>PVH'I_CQ04AWY.
M_.NBQM.PQA'TAI#H1:-I9HRD.HZD/VO'W:7Q'S;'A'_IBS&@:LOIS %M MP) XMN.J.@=I'N'E/A=O PHI_EI+ P04 '_IP@&A9EXIJ.3 @ M"P
%IR96QS+RYR96QSG9*Y.L.P#\$I_Q=>_.20(8@S92\$6/DI5I(VI(% MBDB=OZ_I7&O'OEY3P2W/VXIO.TXI+:>|JICIS%)I6M6X 4BV)8IISI%"KMOL M'C6'TDI\$VV-#1%HL/D
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Statement - Consolidated](#)

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"http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesSummaryOfImpairedLoansByLoanCategoryDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesSummaryOfTroubleDebtRestructuringsTdrsDetails"] }, "lang": { "en-us": { "role": { "label": "Agricultural [Member]", "documentation": "Represents information related to agriculture." } } }, "auth_ref": [] }, "ecd_AllAdToCompMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "AllAdToCompMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"] }, "lang": { "en-us": { "role": { "label": "All Adjustments to Compensation [Member]", "terseLabel": "All Adjustments to Compensation" } } }, "auth_ref": ["r957"] }, "ecd_AllExecutiveCategoriesMember": { "xbrltype": 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As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth_ref": ["r9", "r439", "r445", "r859"] }, "cofs_AmortizedCostBasisLoansModifiedToBorrowersExperiencingOnFinancingReceivableTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "AmortizedCostBasisLoansModifiedToBorrowersExperiencingOnFinancingReceivableTableTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesTables"] }, "lang": { "en-us": { "role": { "label": "Amortized cost basis loans modified to borrowers experiencing on financing receivable.", "label": "Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable [Table Text Block]", "terseLabel": "Summary of Amortized Cost Basis Loans Modified To Borrowers Experiencing On Financing Receivable" } } }, "auth_ref": [] }, 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Element name and standard label in Maturity [numeric lower end] to [numeric higher end] [date measure] [Member] or Maturity Greater Than [flow end numeric value] [date measure] [Member] or Maturity Less Than [high end numeric value] [date measure] [Member] formats." } } }, "auth_ref": ["r279", "r663", "r888"] }, "us-gaap_AssetsSoldUnderAgreementsToRepurchaseMaturityPeriodsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetsSoldUnderAgreementsToRepurchaseMaturityPeriodsAxis", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesSummaryOfAmortizedCostBasisLoansModifiedToBorrowersExperiencingOn", "lang": { "en-us": { "role": { "label": "Repurchase Agreements and Similar Transactions, Maturity Periods [Axis]", "documentation": "Information by maturity period remaining for repurchase agreements and similar transactions, for example, but not limited to, securities lending arrangements. Element name and standard label in Maturity [numeric lower end] to [numeric higher end] [date measure] [Member] or Maturity Greater Than [flow end numeric value] [date measure] [Member] or Maturity Less Than [high end numeric value] [date measure] [Member] formats." } } }, "auth_ref": ["r279", "r663", "r888"] }, "us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesFairValueOfDebtSecurityAvailableForSaleAndHeldToMaturityDetails"] }, "lang": { "en-us": { "role": { "label": "Gross unrealized gains, available for sale.", "terseLabel": "Gross unrealized gains, available for sale", "documentation": "Amount, before tax, of unrealized gain in accumulated other comprehensive income (AOIC) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r354"] }, "us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesFairValueOfDebtSecurityAvailableForSaleAndHeldToMaturityDetails"] }, "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax", "negatedLabel": "Gross unrealized losses, available for sale", "documentation": "Amount, before tax, of unrealized loss in accumulated other comprehensive income (AOIC) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r355"] }, "us-gaap_AvailableForSaleDebtSecuritiesAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AvailableForSaleDebtSecuritiesAmortizedCostBasis", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesFairValueOfDebtSecurityAvailableForSaleAndHeldToMaturityDetails"] }, "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Amortized Cost", "totalLabel": "Debt Securities, Available-for-Sale, Amortized Cost, Total", "terseLabel": "Amortized cost, available for sale", "documentation": "Amortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r351", "r424", "r704"] }, "cofs_AvailableForSaleSecuritiesDebtAndEquitySecuritiesFvNiMaturitiesRollingAfterYearTenFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "AvailableForSaleSecuritiesDebtAndEquitySecuritiesFvNiMaturitiesRollingAfterYearTenFairValue", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"] }, "lang": { "en-us": { "role": { "label": "More than 10 Years", "documentation": "Fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-

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Such costs could include business integration costs, systems integration and conversion costs, and severance and other employee-related costs." } } }, "auth_ref": [] }

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An entity that acquires another entity in a leveraged buyout transaction generally discloses the accounting policy followed by the acquiring entity in determining the basis used to value its interest in the acquired entity, and the rationale for that accounting policy." } } }, "auth_ref": { "r108", "r109", "r110", "r111" } }, "cofs_BusinessLoanMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "BusinessLoanMember", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails": { "lang": { "en-us": { "role": { "label": "Business Loan [Member]", "documentation": "Business Loan." } } }, "auth_ref": { } }, "us-gaap_CarryingReportedAmountFairValueDisclosureMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CarryingReportedAmountFairValueDisclosureMember", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOfFinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "label": "Reported Value Measurement [Member]", "documentation": "Measured as reported on the statement of financial position (balance sheet)." } } }, "auth_ref": { "r65", "r66" } } }, "us-gaap_CashAndCashEquivalentsAtCarryingValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsAtCarryingValue", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited": { "lang": { "en-us": { "role": { "totalLabel": "Cash and cash equivalents", "label": "Cash and Cash Equivalents, at Carrying Value", "documentation": "Amount of currency on hand as well as demand deposits with banks or financial institutions. 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Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": { "r140", "r141" } } }, "us-gaap_CashAndDueFromBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndDueFromBanks", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited": { "lang": { "en-us": { "role": { "label": "Cash and Due from Banks", "totalLabel": "Cash and Due from Banks, Total", "terseLabel": "Cash and due from banks", "documentation": "For banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks." } } }, "auth_ref": { "r117" } } }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited": { "lang": { "en-us": { "role": { "periodStartLabel": "Beginning cash and cash equivalents", "periodEndLabel": "Ending cash and cash equivalents", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations", "totalLabel": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations, Total", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including, but not limited to, disposal group and discontinued operations. 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Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": { "r26", "r100", "r273" } } }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited": { "lang": { "en-us": { "role": { "totalLabel": "Net change in cash and cash equivalents", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect", "documentation": "Amount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": { "r1", "r100" } } }, "cofs_CashCollateralPledged": { "xbrltype": "monetaryItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "CashCollateralPledged", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Cash collateral pledged", "label": "Cash Collateral Pledged", "documentation": "Cash collateral pledged." } } }, "auth_ref": { } }, "cofs_CashDividendMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "CashDividendMember", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-changes-in-shareholders-equity-unaudited": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-changes-in-shareholders-equity-unaudited-parenteticals": { "lang": { "en-us": { "role": { "label": "Cash Dividend [Member]", "documentation": "Represents the cash dividend." } } }, "auth_ref": { } }, "us-gaap_CashFlowHedgingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowHedgingMember", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossIncomeOnFairValueAndCashFlowHedgingRelationship": { "lang": { "en-us": { "role": { "label": "Cash Flow Hedging [Member]", "documentation": "Hedge of the exposure to variability in the cash flows of a recognized asset or liability, or of a forecasted transaction, that is attributable to a particular risk." } } }, "auth_ref": { "r51" } } }, "us-gaap_CashSurrenderValueOfLifeInsurance": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashSurrenderValueOfLifeInsurance", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited": { "lang": { "en-us": { "role": { "label": "Cash Surrender Value of Life Insurance", "terseLabel": "Cash value of life insurance policies", "documentation": "Carrying amount as of the balance sheet date of amounts which could be received based on the terms of the insurance contract upon surrendering life policies owned by the entity." } } }, "auth_ref": { "r1012" } } }, "us-gaap_CertainLoansAcquiredInTransferAccrutableYield": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CertainLoansAcquiredInTransferAccrutableYield", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesAcquiredLoanPortfolioAndAcquisitionFairValueAdjustmentsDetails": { "lang": { "en-us": { "role": { "negatedLabel": "Accrutable yield", "label": "Certain Loans Acquired in Transfer, Accrutable Yield", "documentation": "The aggregate excess of a loan's cash flows expected to be collected over the investor's initial investment in the loan. 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The accounting policy may also address the accounting treatment for intercompany accounts and transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary." } } }, "auth_ref": ["r45", "r841"] }, "cofs_ConstructionRealEstateMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "ConstructionRealEstateMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesAgingAnalysisOfLoansByLoanCategoryDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesAllowanceForCreditLossesAndBalancesInLoanPortfolioDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesLoansByTypeAsPercentageOfPortfolioDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesNonaccrualLoansByLoanCategoryDetails", 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Includes, but is not limited to, methodology used to estimate allowance for credit loss, how writeoff of uncollectible amount is recognized, and determination of past due status and nonaccrual status." } } }, "auth_ref": ["r394", "r395", "r396", "r398", "r399", "r406", "r412", "r413", "r414", "r415", "r420", "r421", "r422", "r423", "r425", "r426", "r427", "r433"] }, "srt_CumulativeEffectPeriodOfAdoptionAdjustedBalanceMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "CumulativeEffectPeriodOfAdoptionAdjustedBalanceMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-changes-in-shareholders-equity-unaudited"], "lang": { "en-us": { "role": { "label": "Cumulative Effect, Period of Adoption, Adjusted Balance [Member]", "documentation": "Represents amount after cumulative-effect adjustment to financial statements in period of adoption of amendment to accounting standards." } } }, "auth_ref": 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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r191", "r432"] }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesSecuritiesWithUnrealizedLossesAggregatedByInvestmentCategoryAndTimeWithUnrealizedLossPosition", "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months", "terseLabel": "Less than 12 months, fair value", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. 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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": ["r191", "r432"] }, "us-gaap_DebtSecuritiesAvailableForSaleRealizedGainLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleRealizedGainLoss", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited", "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited"], "lang": { "en-us": { "role": { "negatedTerseLabel": "Net losses (gains) on sales of available for sale securities", "label": "Net gains (losses) on sales of securities", "negatedLabel": "Net gains (losses) on sales of securities", "totalLabel": "Debt Securities, Available-for-Sale, Realized Gain (Loss), Total", "documentation": "Amount of realized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r1070"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesSecuritiesWithUnrealizedLossesAggregatedByInvestmentCategoryAndTimeWithUnrealizedLossPosition", "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss", "totalLabel": "Total, unrealized losses", "terseLabel": "Total, unrealized losses", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss." } } }, "auth_ref": ["r188", "r429", "r857"] }, "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesSecuritiesWithUnrealizedLossesAggregatedByInvestmentCategoryAndTimeWithUnrealizedLossPosition", "lang": { "en-us": { "role": { "label": "Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss", "totalLabel": "Total, unrealized losses", "terseLabel": "Total, unrealized losses", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. 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http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOffFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Securities held to maturity", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity)." } } }, "auth_ref": [] }, "us-gaap_DebtSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "verboseLabel": "Securities [Member]", "label": "Debt Securities [Member]", "terseLabel": "Total debt securities [Member]", "documentation": "Debt instrument issued by corporations, governments and governmental agencies, municipalities, and other institutions." } } }, "auth_ref": ["r36", "r898", "r1218"] }, "cofs_DebtSecuritiesPercent": { "xbrltype": "percentItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "DebtSecuritiesPercent", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesAdditionalInformationDetails"], "lang": { "en-us": { "role": { "documentation": "Debt securities percent." }, "label": "Debt Securities Percent", "terseLabel": "Debt Securities, Percent" } } }, "auth_ref": [] }, "us-gaap_DebtSecuritiesTradingAndEquitySecuritiesFvNiCostAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesTradingAndEquitySecuritiesFvNiCostAbstract", "lang": { "en-us": { "role": { "label": "Debt Securities, Trading, and Equity Securities, FV-NI, Cost [Abstract]" } } }, "auth_ref": [] }, "us-gaap_DeferredFederalIncomeTaxExpenseBenefit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DeferredFederalIncomeTaxExpenseBenefit", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"], "lang": { "en-us": { "role": { "label": "Deferred Federal Income Tax Expense (Benefit)", "terseLabel": "Deferred federal income tax (benefit)/expense", "documentation": "Amount of deferred federal tax expense (benefit) attributable to income (loss) from continuing operations. Includes, but is not limited to, deferred national tax expense (benefit) for non-US (United States of America) jurisdiction." } } }, "auth_ref": ["r1029", "r1126", "r1129"] }, "us-gaap_Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Deposits", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"], "lang": { "en-us": { "role": { "totalLabel": "Total deposits", "label": "Deposits", "documentation": "The aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others." } } }, "auth_ref": ["r121"] }, "us-gaap_DepositsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsFairValueDisclosure", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOffFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, Fair Value Disclosure", "terseLabel": "Brokered deposits", "documentation": "Fair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits." } } }, "auth_ref": ["r1140", "r1141", "r1151"] }, "us-gaap_Depreciation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Depreciation", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"], "lang": { "en-us": { "role": { "label": "Depreciation", "totalLabel": "Depreciation, Total", "terseLabel": "Depreciation", "documentation": "The amount of expense recognized in the current period that reflects the allocation of the cost of tangible assets over the assets' useful lives. Includes production and non-production related depreciation." } } }, "auth_ref": ["r9", "r37"] }, "us-gaap_DerivativeAssetStatementOffFinancialPositionExtensibleEnumeration": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssetStatementOffFinancialPositionExtensibleEnumeration", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesScheduleOfDerivativesInstrumentsInBalanceSheetLocationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativesAndHedgingActivitiesScheduleOfCumulativeBasisAdjustmentsOnHedgedItemsDesignatedAsFairValue", "lang": { "en-us": { "role": { "label": "Derivative Asset, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes derivative asset." } } }, "auth_ref": ["r567"] }, "us-gaap_DerivativeAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeAssets", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesScheduleOfDerivativesInstrumentsInBalanceSheetLocationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativesAndHedgingActivitiesScheduleOfCumulativeBasisAdjustmentsOnHedgedItemsDesignatedAsFairValue", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsScheduleOfAssetsAndLiabilitiesMeasuredAtFairValueDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOffFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "terseLabel": "Derivative assets, Fair Value", "verboseLabel": "Interest rate contracts", "label": "Interest rate contracts", "totalLabel": "Derivative Asset, Total", "documentation": "Fair value, after the effects of master netting arrangements, of a financial asset or other contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes assets not subject to a master netting arrangement and not elected to be offset." } } }, "auth_ref": ["r243", "r244", "r600", "r601", "r614", "r628", "r754", "r755", "r756", "r757", "r758", "r759", "r760", "r761", "r762", "r763", "r777", "r778", "r818", "r823", "r824", "r825", "r826", "r827", "r839", "r875", "r879", "r898", "r1142", "r1143", "r1144", "r1212"] }, "us-gaap_DerivativeBasisSpreadOnVariableRate": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeBasisSpreadOnVariableRate", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails"], "lang": { "en-us": { "role": { "label": "Derivative, Basis Spread on Variable Rate", "terseLabel": "Derivative, Basis Spread on Variable Rate", "documentation": "The percentage points added to the reference rate to compute the variable rate on the interest rate derivative." } } }, "auth_ref": [] }, 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"http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOffFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Derivative Contract [Domain]", "documentation": "Financial instrument or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } }, "auth_ref": ["r761", "r763", "r776", "r777", "r778", "r780", "r781", "r782", "r783", "r785", "r786", "r787", "r788", "r798", "r799", "r800", "r801", "r804", "r805", "r806", "r807", "r818", "r820", "r824", "r826", "r897", "r898", "r1145", "r1146", "r1147", "r1148", "r1149", "r1150", "r1152", "r1153"] }, "us-gaap_DerivativeFairValueOfDerivativeNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeFairValueOfDerivativeNet", "crdr": "debit", "presentation": 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"Xbrl": { "en-us": { "role": { "label": "Derivative Instruments, Gain (Loss) [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } }, "auth_ref": ["r571"] }, "us-gaap_DerivativeInstrumentsGainLossReclassifiedFromAccumulatedOCIIntoIncomeEffectivePortionNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossReclassifiedFromAccumulatedOCIIntoIncomeEffectivePortionNet", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "lang": { "en-us": { "role": { "verboseLabel": "Amount of gain or (loss) reclassified from accumulated other comprehensive income into income", "label": "Derivative Instruments, Gain (Loss) Reclassified from Accumulated OCI into Income, Effective Portion, Net, Total", "documentation": "The effective portion of net gain (loss) reclassified from accumulated other comprehensive income into income on derivative instruments designated and qualifying as hedging instruments." } } }, "auth_ref": ["r17", "r115"] }, "us-gaap_DerivativeInstrumentsGainLossRecognizedInIncomeIneffectivePortionAndAmountExcludedFromEffectivenessTestingNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossRecognizedInIncomeIneffectivePortionAndAmountExcludedFromEffectivenessTestingNet", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "lang": { "en-us": { "role": { "verboseLabel": "Amount excluded from effectiveness testing recognized in earnings based on amortization approach", "label": "Derivative Instruments, Gain (Loss) Recognized in Income, Ineffective Portion and Amount Excluded from Effectiveness Testing, Net, Total", "documentation": "The portion of gains and losses (net) on derivative instruments designated and qualifying as hedging instruments representing (a) the amount of the hedge ineffectiveness and (b) the amount, if any, excluded from the assessment of hedge effectiveness." } } }, "auth_ref": ["r116"] }, "cofs_DerivativeInstrumentsNetCashSettlementsReceived": { "xbrltype": "monetaryItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "DerivativeInstrumentsNetCashSettlementsReceived", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails", "lang": { "en-us": { "role": { "verboseLabel": "Derivative Instruments, Net settlements received", "terseLabel": "Derivative Instruments, Net cash settlements received", "label": "Derivative Instruments Net Cash Settlements Received", "documentation": "Represents net cash settlements received for derivative instruments." } } }, "auth_ref": [] }, "us-gaap_DerivativeLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilities", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails", "lang": { "en-us": { "role": { "label": "Derivative Liabilities", "verboseLabel": "Derivative instruments liabilities", "terseLabel": "Interest rate contracts", "totalLabel": "Derivative Liability, Total", "documentation": "Fair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset." } } }, "auth_ref": ["r243", "r244", "r600", "r601", "r614", "r628", "r754", "r755", "r756", "r757", "r759", "r760", "r761", "r762", "r763", "r785", "r787", "r788", "r820", "r821", "r823", "r824", "r825", "r826", "r827", "r839", "r1142", "r1143", "r1144", "r1212"] }, "us-gaap_DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityStatementOfFinancialPositionExtensibleEnumeration", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesScheduleOfDerivativesInstrumentsInBalanceSheetLocationDetails", "lang": { "en-us": { "role": { "label": "Derivative Liabilities", "verboseLabel": "Derivative instruments liabilities", "terseLabel": "Interest rate contracts", "totalLabel": "Derivative Liability, Total", "documentation": "Fair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. 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"http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsChangesInLevel3AssetsMeasuredAtFairValueOnARecurringBasisDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsScheduleOfAssetsAndLiabilitiesMeasuredAtFairValueDetails"] }, "lang": { "en-us": { "role": { "label": "Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3)." } } }, "auth_ref": ["r1140", "r1141"] }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsTables", "lang": { "en-us": { "role": { "label": "Fair Value, Assets Measured on Recurring Basis [Table Text Block]", "terseLabel": "Schedule of Assets and Liabilities Measured at Fair Value", "documentation": "Tabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": ["r1140", "r1141"] }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsChangesInLevel3AssetsMeasuredAtFairValueOnARecurringBasisDetails", "lang": { "en-us": { "role": { "label": "Asset Class [Domain]", "documentation": "Class of asset." } } }, "auth_ref": ["r605", "r606", "r607", "r608", "r609", "r610", "r615", "r877"] }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsTables", "lang": { "en-us": { "role": { "label": "Fair Value, Assets Measured on

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Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": { "r609", "r611", "r612", "r613", "r616", "r617", "r618", "r619", "r620", "r688", "r875", "r880" }, "us-gaap_FairValueHedgingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueHedgingMember", "presentation": { 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Recurring Basis, Asset, Gain (Loss) Included in Other Comprehensive Income (Loss)", "documentation": "Amount of gain (loss) recognized in other comprehensive income (OCI) from asset measured at fair value on recurring basis using unobservable input (level 3)." } } } , "auth ref": ["r607", "r615", "r877"] } , "us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetPurchases": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetPurchases", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsAdditionalInformationDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Securities purchased", "label": "Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases", "documentation": "Amount of purchases of financial instrument classified as an asset 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an asset measured using unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } } , "auth ref": [] } , "us-gaap_FairValueMeasurementsFairValueHierarchyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementsFairValueHierarchyDomain", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsAdditionalInformationDetails"] , "lang": { "en-us": { "role": { "label": "Fair Value Hierarchy and NAV [Domain]", "documentation": "Categories used to prioritize the inputs to valuation techniques to measure fair value." } } } , "auth ref": ["r475", "r498", "r499", "r500", "r501", "r502", "r503", "r599", "r601", "r602", "r603", "r604", "r613", "r614", "r616", "r651", "r652", "r653", "r861", "r862", "r867", "r868", "r869", "r875", "r879"] } , "us-gaap_FairValueMeasurementsNonrecurringMember": { "xbrltype": "domainItemType", 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(xii) unused or available balances." } } } , "auth ref": ["r11", "r69", "r123", "r149"] } , "us-gaap_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresAmountOfAvailableUnusedFunds": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresAmountOfAvailableUnusedFunds", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal home loan bank, advances, general debt obligations, amount of available, unused funds", "label": "Federal Home Loan Bank, Advances, General Debt Obligations, Amount of Available, Unused Funds", "documentation": "Amount of advances or credit lines available from the Federal Home Loan Bank (FHLB)." } } } , "auth ref": ["r77", "r123", "r149"] } , "us-gaap_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresCollateralPledged1": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresCollateralPledged1", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal home loan bank, advances, general debt obligations, disclosures, collateral pledged", "label": "Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Collateral Pledged", "documentation": "Amount of the collateral pledged in support of federal home loan bank advances outstanding." } } } , "auth ref": ["r71", "r149"] } , "cofs_FederalHomeLoanBankAdvancesMaturingDecember2026Member": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "FederalHomeLoanBankAdvancesMaturingDecember2026Member", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOffFederalHomeLoanBankAdvancesDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal Home Loan Bank Advances Maturing December 2026 [Member]", "label": "Federal Home Loan Bank Advances Maturing December 2026 Member", "documentation": "Federal Home Loan Bank Advances Maturing December 2026." } } } , "auth ref": [] } , "cofs_FederalHomeLoanBankAdvancesMaturingJanuary2026Member": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "FederalHomeLoanBankAdvancesMaturingJanuary2026Member", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOffFederalHomeLoanBankAdvancesDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal Home Loan Bank Advances Maturing January 2026 [Member]", "label": "Federal Home Loan Bank Advances Maturing January 2026 Member", "documentation": "Federal Home Loan Bank Advances maturing January 2026." } } } , "auth ref": [] } , "cofs_FederalHomeLoanBankAdvancesMaturingJuly2025Member": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "FederalHomeLoanBankAdvancesMaturingJuly2025Member", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOffFederalHomeLoanBankAdvancesDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal Home Loan Bank Advances Maturing July 2025 [Member]", "label": "Federal Home Loan Bank Advances Maturing July 2025 Member", "documentation": "Federal Home Loan Bank Advances Maturing July 2025." } } } , "auth ref": [] } , "us-gaap_FederalHomeLoanBankAdvancesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FederalHomeLoanBankAdvancesMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOffFederalHomeLoanBankAdvancesDetails"] , "lang": { "en-us": { "role": { "terseLabel": "Federal Home Loan Bank Advances [Member]", "label": "Federal Home Loan Bank Advances [Member]", "documentation": "Borrowings from the Federal Home Loan Bank, which are primarily used to cover shortages in the required reserve balance and also in times of liquidity shortages. The member institution executes a promissory note, which is generally collateralized by government securities to the Federal Reserve or loans." } } } , "auth ref": ["r123"] } , "us-gaap_FederalHomeLoanBankBorrowingsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

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"http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails"], "lang": { "en-us": { "role": { "label": "Nonaccrual loans", "terseLabel": "Total nonaccrual loans", "documentation": "Amortized cost of financing receivable on nonaccrual status. Excludes net investment in lease." } } }, "auth_ref": ["r176", "r209", "r210", "r408"] }, "us-gaap.FinancingReceivableRecordedInvestmentPastDueLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivableRecordedInvestmentPastDueLineItems", "presentation": []
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"role": { "label": "Financial Asset, Aging [Domain]", "documentation": "Period in which financial asset is past due or not past due. For past due, element name and standard label in Financial Asset, [numeric lower end] to [numeric higher end] [date measure] Past Due [Member] or Financial Asset, Greater than [low end numeric value] [date measure] Past Due [Member] or Financial Asset, Less than [high end numeric value] [date measure] Past Due [Member] formats. } } }, "auth_ref": ["r178", "r406", "r856"] }, "us-gaap_FinancingReceivablesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FinancingReceivablesTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLosses1"], "lang": { "en-us": { "role": { "label": "Financing Receivables [Text Block]", "terseLabel": "Loans and Allowance for Credit Losses", "documentation": "The entire disclosure for financing receivable. } } }, "auth_ref": ["r335", "r341", "r343", "r345", "r848"] }, "us-gaap_FiniteLivedCoreDepositsGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FiniteLivedCoreDepositsGross", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"], "lang": { "en-us": { "role": { "label": "Finite-Lived Core Deposits, Gross", "terseLabel": "Core deposit intangible", "documentation": "Bank deposits belonging to an acquired bank that can be counted on as a stable source of lending funds. These deposits have the following attributes: predictable costs and low sensitivity to interest rates. This intangible asset is usually amortized over its estimated useful life. } } }, "auth_ref": ["r1086"] }, "ecd_ForgoneRecoveryDueToDisqualificationOfTaxBenefitsAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToDisqualificationOfTaxBenefitsAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "label": "Forgone Recovery due to Disqualification of Tax Benefits, Amount", "terseLabel": "Forgone Recovery due to Disqualification of Tax Benefits, Amount", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "auth_ref": ["r920", "r930", "r940", "r972"] }, "ecd_ForgoneRecoveryDueToExpenseOfEnforcementAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToExpenseOfEnforcementAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "lang": { "en-us": { "role": { "label": "Forgone Recovery due to Expense of Enforcement, Amount", "terseLabel": "Forgone Recovery due to Expense of Enforcement, Amount", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "auth_ref": ["r920", "r930", "r940", "r972"] }, "ecd_ForgoneRecoveryDueToViolationOfHomeCountryLawAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ForgoneRecoveryDueToViolationOfHomeCountryLawAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "lang": { "en-us": { "role": { "label": "Forgone Recovery due to Violation of Home Country Law, Amount", "terseLabel": "Forgone Recovery due to Violation of Home Country Law, Amount", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "auth_ref": ["r920", "r930", "r940", "r972"] }, "ecd_ForgoneRecoveryExplanationOfImpracticabilityTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": 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["http://xbrl.sec.gov/ecd/role/PvpDisclosure"] }, "auth_ref": ["r953"] }, "us-gaap_GainLossOnDerivativeInstrumentsNetPretax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnDerivativeInstrumentsNetPretax", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "lang": { "en-us": { "role": { "label": "Gain (Loss) on Derivative Instruments, Net, Pretax", "totalLabel": "Gain (Loss) on Derivative Instruments, Net, Pretax, Total", "documentation": "Aggregate net gain (loss) on all derivative instruments recognized in earnings during the period, before tax effects. } } }, "auth_ref": ["r55"] }, "us-gaap_GainLossOnInvestmentsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnInvestmentsTextBlock", "presentation": 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the reporting period. This element refers to the gain (loss) and not to the cash proceeds of the sales. This element is a noncash adjustment to net income when calculating net cash generated by operating activities using the indirect method. } } }, "auth_ref": ["r1026"] }, "us-gaap_GainLossOnSaleOfOtherAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnSaleOfOtherAssets", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited"], "lang": { "en-us": { "role": { "label": "Gains on sales of other assets", "totalLabel": "Gain (Loss) on Sales of Loans, Net, Total", "documentation": "The net gain (loss) resulting from a sale of loans, including adjustments to record loans classified as held-for-sale at the lower-of-cost-or-market and fair value adjustments to loan held for investment purposes. } } }, "auth_ref": ["r9", "r134"] }, "us-gaap_GainsLossesOnSalesOfOtherRealEstate": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainsLossesOnSalesOfOtherRealEstate", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"], "lang": { "en-us": { "role": { "label": "Gains (Losses) on Sales of Other Real Estate", "totalLabel": "Gains (Losses) on Sales of Other Real Estate, Total", "documentation": "The net gain (loss) resulting from sales and other disposals of other real estate owned, increases (decreases) in the valuation allowance for foreclosed real estate, and write-downs of other real estate owned after acquisition or physical possession. } } }, "auth_ref": ["r137"] }, "us-gaap_Goodwill": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Goodwill", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"], "lang": { "en-us": { "role": { "label": "Goodwill", "totalLabel": "Goodwill, Total", "periodStartLabel": "Goodwill, Beginning Balance", "periodEndLabel": "Goodwill, Ending Balance", "terseLabel": "Goodwill", "documentation": "Amount, after accumulated impairment loss, of asset representing future economic benefit arising from other asset acquired in business combination or from joint venture formation or both, that is not individually identified and separately recognized. } } }, "auth_ref": ["r236", "r436", "r689", "r847", "r858", "r876", "r887", "r1084", "r1085"] }, "us-gaap_GoodwillAndIntangibleAssetsGoodwillPolicy": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsGoodwillPolicy", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSummaryOfSignificantAccountingPolicies", "lang": { "en-us": { "role": { "label": "Goodwill and Intangible Assets, Goodwill, Policy [Policy Text Block]", "terseLabel": "Goodwill", "documentation": "Disclosure of accounting policy for goodwill. This accounting policy also may address how an entity assesses and measures impairment of goodwill, how reporting units are determined, how goodwill is allocated to such units, and how the fair values of the reporting units are determined. } } }, "auth_ref": ["r435", "r437", "r858"] }, "us-gaap_GoodwillAndIntangibleAssetsIntangibleAssetsPolicy": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GoodwillAndIntangibleAssetsIntangibleAssetsPolicy", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSummaryOfSignificantAccountingPolicies", "lang": { "en-us": { "role": { "label": "Goodwill and Intangible Assets, Intangible Assets, Policy [Policy Text Block]", "terseLabel": "Core Deposit Intangible", "documentation": "Disclosure of accounting policy for intangible assets. This accounting policy may address both intangible assets subject to amortization and those that are not. The following also may be disclosed: (1) a description of intangible assets (2) the estimated useful lives of those assets (3) the amortization method used (4) how the entity assesses and measures impairment of such assets (5) how future cash flows are estimated (6) how the fair values of such asset are determined. } } }, "auth_ref": ["r438", "r446", "r447"] }, "us-gaap_HedgedAssetDiscontinuedFairValueHedgeCumulativeIncreaseDecrease": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgedAssetDiscontinuedFairValueHedgeCumulativeIncreaseDecrease", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativesAndHedgingActivitiesScheduleOfCumulativeBasisAdjustmentsOnHedgedItemsDesignatedAsFairValue", "lang": { "en-us": { "role": { "label": "Hedged Asset, Discontinued Fair Value Hedge, Cumulative Increase (Decrease)", "terseLabel": "Cumulative amount of discontinued cash flow hedge", "documentation": "Amount of cumulative increase (decrease) in fair value of hedged asset in fair value hedge, attributable to hedged risk, remaining after discontinued hedge. } } }, "auth_ref": ["r572", "r874"] }, "us-gaap_HedgingDesignationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HedgingDesignationAxis", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativesAndHedgingActivitiesScheduleOfCumulativeBasisAdjustmentsOnHedgedItemsDesignatedAsFairValue", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativesAndHedgingActivitiesScheduleOfTheNotionalAndFairValueOfDerivativeInstrumentsDetails"], "lang": { "en-us": { "role": 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gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date", "terseLabel": "Held to Maturity Securities maturing within amortized cost", "totalLabel": "Held to Maturity Securities maturing within amortized cost", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date." } } }, "auth ref": ["r1057", "r1171"] }, "us-gaap_HeldToMaturitySecuritiesFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesFairValue", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesFairValueOfDebtSecurityAvailableForSaleAndHeldtoMaturityDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Fair Value", "terseLabel": "Fair value, held to maturity", "verboseLabel": "Debt securities held-to-maturity fair value", "totalLabel": "Fair value, held to maturity", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity)." } } }, "auth ref": ["r184", "r372", "r601", "r613", "r690", "r704"] }, "us-gaap_HeldToMaturitySecuritiesTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesTables"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity [Table Text Block]", "terseLabel": "Schedule of Held to Maturity Securities with Unrealize Losses", "documentation": "Tabular disclosure of information about investment in debt security measured at amortized cost (held-to-maturity)." } } }, "auth ref": ["r1052", "r1053", "r1054", "r1055", "r1056", "r1057", "r1058", "r1059", "r1060", "r1061", "r1062", "r1063", "r1064", "r1065", "r1066", "r1067", "r1068", "r1069"] }, "us-gaap_HeldtoMaturitySecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldtoMaturitySecuritiesDebtMaturitiesNextRollingTwelveMonthsAmortizedCost", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling within One Year", "terseLabel": "Held to Maturity Securities maturing within Less than 1 Year", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in next rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth ref": ["r1058", "r1172"] }, "us-gaap_HeldtoMaturitySecuritiesDebtMaturitiesRollingAfterTenYearsAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldtoMaturitySecuritiesDebtMaturitiesRollingAfterTenYearsAmortizedCost", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 10 Years", "terseLabel": "Held to Maturity Securities maturing within More than 10 Years", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing after rolling tenth fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth ref": ["r1061", "r1175"] }, "us-gaap_HeldtoMaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldtoMaturitySecuritiesDebtMaturitiesRollingYearSixThroughTenAmortizedCost", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after 5 through 10 Years", "terseLabel": "Held to Maturity Securities maturing within 5 Years - 10 Years", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in sixth through tenth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth ref": ["r1060", "r1174"] }, "us-gaap_HeldtoMaturitySecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCost": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldtoMaturitySecuritiesDebtMaturitiesRollingYearTwoThroughFiveAmortizedCost", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesScheduleOfMaturitiesOfSecuritiesDetails"], "lang": { "en-us": { "role": { "label": "Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Rolling after One through Five Years", "terseLabel": "Held to Maturity Securities maturing within 1 Year - 5 Years", "documentation": "Amount, after allowance for credit loss, of investment in debt security measured at amortized cost (held-to-maturity) with single maturity date and allocated without single maturity date, maturing in second through fifth rolling fiscal year following current statement of financial position date. For interim and annual periods when interim period is reported on rolling approach." } } }, "auth ref": ["r1059", "r1173"] }, "us-gaap_ImpairedFinancingReceivableAverageRecordedInvestment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ImpairedFinancingReceivableAverageRecordedInvestment", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesSummaryOfImpairedLoansByLoanCategoryDetails"], "lang": { "en-us": { "role": { "label": "Average Recorded Investment", "documentation": "Average amount of investment of impaired financing receivables with related allowance for credit losses and without a related allowance for credit losses." } } }, "auth ref": ["r165", "r167"] }, "us-gaap_ImpairedFinancingReceivableInterestIncomeAccrualMethod": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": 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(loss) attributable to noncontrolling interest." } } }, "auth_ref": ["r93", "r139", "r152", "r698", "r713", "r845", "r846", "r1038", "r1039", "r1040", "r1041", "r1042"] }, "us-gaap_IncomeStatementAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementAbstract", "lang": { "en-us": { "role": { "label": "Income Statement [Abstract]" } } }, "auth_ref": [] }, "us-gaap_IncomeStatementLocationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeStatementLocationAxis", "presentation": ["http://www.choicene.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesAdditionalInformationDetails", "http://www.choicene.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "lang": { "en-us": { "role": { "label": "Statement of Income Location, Balance [Axis]", "documentation": "Information by 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["r132", "r133"] }, "cofs_InterchangeIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choicene.bank/20240930", "localname": "InterchangeIncomeMember", "presentation": ["http://www.choicene.bank/20240930/taxonomy/role/DisclosureRevenueFromContractsWithCustomersScheduleOfNoninterestIncomeSeparatedByRevenueDetails"], "lang": { "en-us": { "role": { "label": "Interchange Income [Member]", "documentation": "Represents information related to interchange income." } } }, "auth_ref": [] }, "us-gaap_InterestAndDividendIncomeOperating": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndDividendIncomeOperating", "crdr": "credit", "presentation": ["http://www.choicene.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited"], "lang": { "en-us": { "role": { "totalLabel": "Total interest income", "label": "Interest and Dividend Income, Operating", "documentation": "Represents the total of interest and 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Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. } } }, "auth_ref": ["r267", "r270", "r271"] }, "cofs_InterestRateContractHedgedItemsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "InterestRateContractHedgedItemsMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureDerivativeAndHedgingActivitiesLocationAndAmountOfGainLossInIncomeOnFairValueAndCashFlowHedgingRelationship", "lang": { "en-us": { "role": { "label": "Interest Rate Contract, Hedged Items [Member]", "documentation": "Interest Rate Contract, Hedged Items. } } }, "auth_ref": [] }, "us-gaap_InterestRateContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": 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carrying amounts as of the balance sheet date of all investments. } } }, "auth_ref": ["r702", "r703", "r893", "r896"] }, "us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InvestmentsClassifiedByContractualMaturityDateTableTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSecuritiesTables"]], "lang": { "en-us": { "role": { "label": "Investments Classified by Contractual Maturity Date [Table Text Block]", "terseLabel": "Schedule of Maturities of Securities", "documentation": "Tabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments. } } }, "auth_ref": [] }, "us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": 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compensation, and other employee benefit. } } }, "auth_ref": ["r1018"] }, "dei_LegalEntityAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "LegalEntityAxis", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureEarningsPerShareAdditionalInformationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureEarningsPerShareScheduleOfBasicEarningsPerShareAndDilutedEarningsPerShareDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureRevenueFromContractsWithCustomersScheduleOfNoninterestIncomeSeparatedByRevenueDetails", "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited", "http://www.choiceone.bank/20240930/taxonomy/role/statement-document-and-entity-information"]], "lang": { "en-us": { "role": { "label": "Legal Entity [Axis]", "documentation": "The set of legal entities associated with a report. } } }, "auth_ref": [] }, "us-gaap_Liabilities": 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"label": "Liabilities", "label": "Liabilities [Abstract]", "documentation": "Amount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others. } } }, "auth_ref": [] }, "us-gaap_LiabilitiesAndStockholdersEquity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LiabilitiesAndStockholdersEquity", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"]], "lang": { "en-us": { "role": { "label": "Total liabilities and shareholders'2019 equity", "label": "Liabilities and Equity", "documentation": "Amount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. } } }, "auth_ref": ["r89", "r128", "r171", "r887", "r1028", "r1075", "r1156"] }, "us-gaap_LineOfCredit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCredit", 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Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long term obligation to refinance the short term obligation on a long term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement. } } }, "auth_ref": ["r19", "r126", "r1176"] }, "us-gaap_LineOfCreditFacilityMaximumBorrowingCapacity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditFacilityMaximumBorrowingCapacity", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails"]], "lang": { "en-us": { "role": { "label": "Line of credit facility, maximum borrowing capacity", "label": "Line of Credit Facility, Maximum Borrowing Capacity", "documentation": "Maximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility. } } }, "auth_ref": ["r72", "r77"] }, "us-gaap_LineOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LineOfCreditMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails"]], "lang": { "en-us": { "role": { "label": "Line of Credit [Member]", "label": "Line of Credit [Member]", "documentation": "A contractual arrangement with a lender under which borrowings can be made up to a specific amount at any point in time, and under which borrowings outstanding may be either short-term or long-term, depending upon the particulars. } } }, "auth_ref": [] }, "us-gaap_LoanRestructuringModificationNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoanRestructuringModificationNameAxis", "presentation": [] }

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Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements." } } }, "auth_ref": ["r156", "r160", "r182", "r997"] }, "us-gaap_LoansAndLeasesReceivableGrossCarryingAmountCovered": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansAndLeasesReceivableGrossCarryingAmountCovered", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"] }, "lang": { "en-us": { "role": { "verboseLabel": "Gross Loans", "terseLabel": "Core loans (Note 3)", "label": "Loans and Leases Receivable, Gross, Carrying Amount, Covered", "documentation": "Aggregate gross carrying amount of loans and leases receivable covered by loss sharing agreements." } } }, "auth_ref": [] }, "us-gaap_LoansAndLeasesReceivableNetOfDeferredIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansAndLeasesReceivableNetOfDeferredIncome", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails"] }, "lang": { "en-us": { "role": { "terseLabel": "Loans", "label": "Loans and Leases Receivable, Net of Deferred Income", "totalLabel": "Loans", "documentation": "Amount before allowance and after deduction of deferred interest and fees, unamortized costs and premiums and discounts from face amounts, of loans and leases held in portfolio, including but not limited to, commercial and consumer loans. Excludes loans and leases covered under loss sharing agreements." } } }, "auth_ref": ["r154", "r174"] }, "cofs_LoansAndLeasesReceivableOtherFinancialInstitution": { "xbrltype": "monetaryItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "LoansAndLeasesReceivableOtherFinancialInstitution", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOfFinancialInstrumentsDetails", "http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"] }, "lang": { "en-us": { "role": { "terseLabel": "Loans to other financial institutions (Note 3)", "label": "Loans to other financial institutions", "documentation": "The amount related to loans to other financial institutions." } } }, "auth_ref": [] }, "cofs_LoansByTypeAsPercentageOfPortfolioTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "LoansByTypeAsPercentageOfPortfolioTableTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesTables"] }, "lang": { "en-us": { "role": { "documentation": "Loans by type as percentage of portfolio.", "label": "Loans by Type as Percentage of Portfolio [Table Text Block]", "terseLabel": "Loans by Type as Percentage of Portfolio" } } }, "auth_ref": [] }, "us-gaap_LoansHeldForSaleFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansHeldForSaleFairValueDisclosure", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOfFinancialInstrumentsDetails"] }, "lang": { "en-us": { "role": { "terseLabel": "Loans held for sale", "label": "Loan, Held-for-Sale, Fair Value Disclosure", "documentation": "Fair value portion of loans held-for-sale including, but not limited to, mortgage loans and finance receivables." } } }, "auth_ref": ["r600", "r601", "r1142", "r1143", "r1144"] }, "us-gaap_LoansMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails"] }, "lang": { "en-us": { "role": { "terseLabel": "Loans [Member]", "label": "Loans [Member]", "documentation": "When a lender gives money or property over other debt securities sold by the issuer. In the event the issuer goes bankrupt, senior debt holders receive priority for [must receive] repayment [prior] relative to junior and unsecured (general) creditors." } } }, "auth_ref": ["r842", "r888"] }, "us-gaap_LoansReceivableFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansReceivableFairValueDisclosure", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFinancialInstrumentsSummaryOfFinancialInstrumentsDetails"] }, "lang": { "en-us": { "role": { "terseLabel": "Loans, net", "label": "Loans, net", "documentation": "Fair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts." } } }, "auth_ref": ["r1155"] }, "us-gaap_LoansReceivableHeldForSaleNetNotPartOfDisposalGroup": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LoansReceivableHeldForSaleNetNotPartOfDisposalGroup", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"] }, "lang": { "en-us": { "role": { "label": "Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance", "periodStartLabel": "Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Beginning Balance", "periodEndLabel": "Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Ending Balance", "terseLabel": "Loans held for sale", "documentation": "Amount, after valuation allowance, of financing receivable held for sale and not part of disposal group. Excludes loan covered under loss sharing agreement and loan classified as investment in debt security." } } }, "auth_ref": ["r831", "r1043"] }, "cofs_LoansToOtherFinancialInstitutionsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "LoansToOtherFinancialInstitutionsMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesAgingAnalysisOfLoansByLoanCategoryDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesAllowanceForCreditLossesAndBalancesInLoanPortfolioDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesLoansByTypeAsPercentageOfPortfolioDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails"] }, "lang": { "en-us": { "role": { "label": "Loans To Other Financial Institutions [Member]", "documentation": "Loans To Other Financial Institutions Member", "terseLabel": "Loans to other financial institutions [Member]" } } }, "auth_ref": [] }, "dei_LocalPhoneNumber": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "LocalPhoneNumber", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-document-and-entity-information"] }, "lang": { "en-us": { "role": { "label": "Local Phone Number", "documentation": "Local phone number for entity." } } }, "auth_ref": [] }, "us-gaap_LongtermDebtTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeAxis", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfBankTermFundingProgramAdvancesDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfBankTermFundingProgramAdvancesParenteticalDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfFederalHomeLoanBankAdvancesDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfFederalHomeLoanBankAdvancesParenteticalDetails"] }, "lang": { "en-us": { "role": { "label": "Long-Term Debt, Type [Axis]", "documentation": "Information by type of long-term debt." } } }, "auth_ref": ["r19", "r1088", "r1089", "r1090"] }, "us-gaap_LongtermDebtTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LongtermDebtTypeDomain", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsAdditionalInformationDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfBankTermFundingProgramAdvancesDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfFederalHomeLoanBankAdvancesDetails", "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureBorrowingsScheduleOfFederalHomeLoanBankAdvancesParenteticalDetails"] }, "lang": { "en-us": { "role": { "label": "Long-Term Debt, Type [Domain]", "documentation": "Type of long-term debt arrangement, such as notes, line of credit, commercial paper, asset-based financing, project financing, letter of credit financing. These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the company, if longer." } } }, "auth_ref": ["r19", "r38", "r1088", "r1089", "r1090"] }, "us-gaap_MarketableSecuritiesPolicy": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MarketableSecuritiesPolicy", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesPolicies"] }, "lang": { "en-us": { "role": { "terseLabel": "Securities", "label": "Marketable Securities, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for investment classified as marketable security." } } }, "auth_ref": ["r68"] }, "us-gaap_MarketingAndAdvertisingExpense": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "MarketingAndAdvertisingExpense", "crdr": "debit", "presentation": 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Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit." } } }, "auth_ref": { "r269" }, "us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInFinancingActivitiesAbstract", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited" }, "lang": { "en-us": { "role": { "terseLabel": "Cash flows from financing activities", "label": "Net Cash Provided by (Used in) Financing Activities [Abstract]" } } }, "auth_ref": { "r269" }, "us-gaap_NetCashProvidedByUsedInInvestingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInInvestingActivities", "crdr": "debit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited" }, "lang": { "en-us": { "role": { "totalLabel": "Net cash provided by (used in) investing activities", "label": "Net Cash Provided by (Used in) Investing Activities", "documentation": "Amount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets." } } }, "auth_ref": { "r269" }, "us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInInvestingActivitiesAbstract", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited" }, "lang": { "en-us": { "role": { "terseLabel": "Cash flows from investing activities", "label": "Net Cash Provided by (Used in) Investing Activities [Abstract]" } } }, "auth_ref": { "r269" }, "us-gaap_NetCashProvidedByUsedInOperatingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInOperatingActivities", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited" }, "lang": { "en-us": { "role": { "totalLabel": "Net cash provided by operating activities", "label": "Net Cash Provided by (Used in) Operating Activities", "documentation": "Amount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities." } } }, "auth_ref": { "r100", "r101", "r102" }, "us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetCashProvidedByUsedInOperatingActivitiesAbstract", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited" }, "lang": { "en-us": { "role": { "terseLabel": "Cash flows from operating activities", "label": "Net Cash Provided by (Used in) Operating Activities [Abstract]" } } }, "auth_ref": { "r100", "r101", "r102" }, "us-gaap_NetIncomeLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetIncomeLoss", "crdr": "credit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited", "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-comprehensive-income-loss-unaudited", "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited", "http://xbrl.sec.gov/ecd/role/PvpDisclosure" }, "lang": { "en-us": { "role": { "label": "Net Income (Loss)", "terseLabel": "Net Income (Loss)", "verboseLabel": "Net income", "totalLabel": "Net income", "documentation": "The portion of profit or loss for the period, net of income taxes, which is attributable to the parent." } } }, "auth_ref": { "r94", "r102", "r141", "r234", "r252", "r255", "r259", "r275", "r283", "r289", "r290", "r291", "r292", "r293", "r296", "r297", "r311", "r382", "r458", "r459", "r460", "r461", "r462", "r463", "r464", "r465", "r466", "r552", "r562", "r598", "r629", "r714", "r792", "r808", "r809", "r905", "r1094" }, "us-gaap_NetIncomeLossAvailableToCommonStockholdersBasic": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetIncomeLossAvailableToCommonStockholdersBasic", "crdr": "credit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureEarningsPerShareScheduleOfBasicEarningsPerShareAndDilutedEarningsPerShareDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Net income", "label": "Net Income (Loss) Available to Common Stockholders, Basic", "totalLabel": "Net Income (Loss) Available to Common Stockholders, Basic, Total", "documentation": "Amount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, of income (loss) available to common shareholders." } } }, "auth_ref": { "r263", "r289", "r290", "r291", "r292", "r300", "r301", "r312", "r315", "r562" }, "us-gaap_NetIncomeLossAvailableToCommonStockholdersDiluted": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NetIncomeLossAvailableToCommonStockholdersDiluted", "crdr": "credit", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureEarningsPerShareScheduleOfBasicEarningsPerShareAndDilutedEarningsPerShareDetails" }, "lang": { "en-us": { "role": { "verboseLabel": "Net income", "label": "Net Income (Loss) Available to Common Stockholders, Diluted", "totalLabel": "Net Income (Loss) Available to Common Stockholders, Diluted, Total", "documentation": "Amount, after deduction of tax, noncontrolling interests, dividends on preferred stock and participating securities, and addition from assumption of issuance of common shares for dilutive potential common shares; of income (loss) available to common shareholders." } } }, "auth_ref": { "r263", "r302", "r307", "r308", "r309", "r310", "r312", "r315" }, "us-gaap_NewAccountingPronouncementsPolicyPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "NewAccountingPronouncementsPolicyPolicyTextBlock", "presentation": { "http://www.choiceone.bank/20240930/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesPolicies" }, "lang": { "en-us": { "role": { "terseLabel": "Recent Accounting Pronouncements", "label": "New Accounting Pronouncements, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy pertaining to new accounting pronouncements that may impact the entity's financial reporting. 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[illegible]

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Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale." } } }, "auth_ref": ["r246", "r248", "r380"] }, "us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodTax", "cldr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-comprehensive-income-loss-unaudited"], "lang": { "en-us": { "role": { "label": "Change in net unrealized gain (loss) on available-for-sale securities, Income tax benefit (expense)", "label": "OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax", "documentation": "Amount, before adjustment, of tax expense (benefit) for unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes tax expense (benefit) for unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale." } } }, "auth_ref": ["r3", "r247"] }, "us-gaap_OtherInterestAndDividendIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherInterestAndDividendIncome", "cldr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-income-unaudited"], "lang": { "en-us": { "role": { "label": "Other", "documentation": "Amount, after discount, accretion and premium amortization, of interest income and dividend income classified as other." } } }, "auth_ref": ["r143"] }, "us-gaap_OtherLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OtherLiabilities", "cldr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited"], "lang": { "en-us": { "role": { "label": "Other Liabilities", "totalLabel":

limited to, real estate investments, real estate loans that qualify as investments in real estate, and premises that are no longer used in operations may also be included in real estate owned. This does not include real estate assets taken in settlement of troubled loans through surrender or foreclosure." } } }, "auth_ref": ["r118", "r1142", "r1143", "r1144"] } }, "cofs_OtherRealEstateFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "OtherRealEstateFairValue", "crdr": "debit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureFairValueMeasurementsAssetsMeasuredAtFairValueOnANonrecurringBasisDetails"] }, "lang": { "en-us": { "role": { "label": "Other Real Estate Fair Value", "verboseLabel": "Other Real Estate", "terseLabel": "Other Real Estate", "documentation": "Represents fair value of other real estate." } } }, "auth_ref": [] }, "ecd_OutstandingAggtErrCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "OutstandingAggtErrCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"] }, "lang": { "en-us": { "role": { "label": 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Includes cash payments and proceeds associated with (a) loans held-for-investment, (b) leases held-for-investment, and (c) both." } } }, "auth_ref": ["r697"] }, "us-gaap_PaymentsOfDividends": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsOfDividends", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Cash dividends", "label": "Payments of Dividends", "totalLabel": "Payments of Dividends, Total", "documentation": "Cash outflow in the form of capital distributions and dividends to common shareholders, preferred shareholders and noncontrolling interests." } } }, "auth_ref": ["r99"] }, "us-gaap_PaymentsRelatedToTaxWithholdingForShareBasedCompensation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsRelatedToTaxWithholdingForShareBasedCompensation", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Share based compensation withholding obligation", "label": "Payment, Tax Withholding, Share-Based Payment Arrangement", "documentation": "Amount of cash outflow to satisfy grantee's tax withholding obligation for award under share-based payment arrangement." } } }, "auth_ref": ["r266"] }, "us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireAvailableForSaleSecuritiesDebt", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Purchases of securities available for sale", "label": "Payments to Acquire Debt Securities, Available-for-Sale", "documentation": "Amount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale)." } } }, "auth_ref": ["r25", "r264", "r348"] }, "us-gaap_PaymentsToAcquireEquitySecuritiesFvNi": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireEquitySecuritiesFvNi", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Purchases of equity securities", "label": "Payments to Acquire Equity Securities, FV-NI", "documentation": "Amount of cash outflow to acquire investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as investing activity." } } }, "auth_ref": ["r194", "r268"] }, "us-gaap_PaymentsToAcquireFederalHomeLoanBankStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireFederalHomeLoanBankStock", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "label": "Payments to Acquire Federal Home Loan Bank stock", "negatedLabel": "Purchase of Federal Home Loan Bank stock", "documentation": "Amount of cash outflow to acquire Federal Home Loan Bank (FHLB) stock." } } }, "auth_ref": ["r1022"] }, "us-gaap_PaymentsToAcquireHeldToMaturitySecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquireHeldToMaturitySecurities", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Purchases of securities held to maturity", "label": "Payments to Acquire Held-to-Maturity Securities", "documentation": "Amount of cash outflow through purchase of long-term held-to-maturity securities." } } }, "auth_ref": ["r25", "r348"] }, "us-gaap_PaymentsToAcquirePropertyPlantAndEquipment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsToAcquirePropertyPlantAndEquipment", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-cash-flows-unaudited"] }, "lang": { "en-us": { "role": { "negatedLabel": "Additions to premises and equipment", "label": "Payments to Acquire Property, Plant, and Equipment", "totalLabel": "Payments to Acquire Property, Plant, and Equipment, Total", "documentation": "The cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; 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Some state laws may govern the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock." } } }, "auth_ref": ["r14", "r82", "r83", "r107", "r750", "r810", "r830"] }, "us-gaap_StockholdersEquity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "StockholdersEquity", "crdr": "credit", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/StatementConsolidatedBalanceSheetsUnaudited", "http://www.choiceone.bank/20240930/taxonomy/role/statement-consolidated-statements-of-changes-in-shareholders-equity-unaudited"] }, "lang": { "en-us": { "role": { "totalLabel": "Total shareholders' equity", "periodStartLabel": "Balance", "periodEndLabel": "Balance", "label": "Equity, Attributable to Parent", "documentation": "Amount of equity (deficit) attributable to parent. 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Subordinated debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets." } } }, "auth_ref": ["r19", "r73", "r126", "r1176"] }, "us-gaap_SubstandardMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SubstandardMember", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesScheduleOfInformationRegardingCreditExposureDetails"] }, "lang": { "en-us": { "role": { "label": "Substandard [Member]", "documentation": "A category of financing receivables that are inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the creditor will sustain some loss if the deficiencies are not corrected." } } }, "auth_ref": ["r169", "r170", "r171", "r1082"] }, "cofs_SummaryOfAmortizedCostBasisOfLoansTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.choiceone.bank/20240930", "localname": "SummaryOfAmortizedCostBasisOfLoansTableTextBlock", "presentation": ["http://www.choiceone.bank/20240930/taxonomy/role/DisclosureLoansAndAllowanceForCreditLossesTables"] }, "lang": { "en-us": { "role": { "documentation": "Summary of Amortized Cost Basis of Loans.", "label": "Summary of Amortized Cost Basis of Loans [Table Text Block]", "terseLabel": "Schedule of Amortized Cost Basis of Loans" } } }, "auth_ref": ["r83", "r87", "r88", "r104", "r773", "r790", "r811", "r812", "r887", "r907", "r1028", "r1075", "r1156", "r1216"] }, "us-gaap_SupplementalCashFlowElementsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", 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M++Z|Z.XC2M|^Q^*2+9D00|S^Q74\$;M|W|T|P|K|I|@<U|H^VRRK0M^P|W|KE M7 |U|V|<|P\$Y;<^&M|BTL|9MD^94Q|U|VXBY|L^(\$A&Y&B V_A|1|/4S^X30QA=@IE3^=I|W8|9|L|F.
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[The following text is extremely dense and appears to be a mix of random characters and symbols, likely representing a corrupted or encrypted document. It contains no legible information.]

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[illegible]

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[illegible]

[illegible]

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109 East Division Sparta MI 49345 616 887-7366 Yes Yes Non-accelerated Filers true false false Common stock COFS NASDAQ 8957627 145588000 55083000 350000 350000
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wrap:min-width:fit-content;">111,000 and \$233,000 under the terms of the Directors' Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. A total of 2,037 and 6,94353,000 and \$170,000 were issued under the Employee Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. ChoiceOne's common stock repurchase program announced in April 2021 and amended in 2022, authorizes repurchases of up to 375,388 shares, representing 5% of the total outstanding shares of common stock as of the date the program was adopted. No shares were repurchased under this program in 2024. </div><div style="font-size:10pt;font-family:Times New Roman;"><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Allowance for Credit Losses ("ACL")</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The ACL is a valuation allowance for expected credit losses. The ACL is increased by the provision for credit losses and decreased by loans charged off less any recoveries of charged off loans. As ChoiceOne has had very limited loss experience since 2011, management elected to utilize benchmark peer loss history data to estimate historical loss rates. ChoiceOne identified an appropriate peer group for each loan cohort which shared similar characteristics. Management estimates the ACL required based on the selected peer group loan loss experience, the nature and volume of the loan portfolio, information about specific borrower situations and estimated collateral values, a reasonable and supportable economic forecast, and other factors. Allocations of the ACL may be made for specific loans, but the entire ACL is available for any loan that, in management's judgment, should be charged off. Loan losses are charged against the ACL when management believes that collection of a loan balance is not possible. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The ACL consists of general and specific components. The general component covers loans collectively evaluated for credit losses and is based on peer historical loss experience adjusted for current and forecasted factors. Management's adjustment for current and forecasted factors is based on trends in delinquencies, trends in charge-offs and recoveries, trends in the volume of loans, changes in underwriting standards, trends in loan review findings, the experience and ability of lending staff, and a reasonable and supportable economic forecast described further below. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The discounted cash flow methodology is utilized for all loan pools. This methodology is supported by our CECL software provider and allows management to calculate contractual life by factoring in all cash flows and adjusting them for behavioral and credit-related aspects. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Reasonable and supportable economic forecasts have to be incorporated in determining expected credit losses. The forecast period represents the time frame from the current period end through the point in time that we can reasonably forecast and support entity and environmental factors that are expected to impact the performance of our loan portfolio. Ideally, the economic forecast period would encompass the contractual terms of all loans; however, the ability to produce a forecast that is considered reasonable and supportable becomes more difficult or may not be possible in later periods. Subsequent to the end of the forecast period, we revert to historical loan data based on an ongoing evaluation of each economic forecast in relation to then current economic conditions as well as any developing loan loss activity and resulting historical data. As of September 30, 2024, we used a one-year reasonable and supportable economic forecast period, with a two-year straight-line reversion period. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">We are not required to develop and use our own economic forecast model, and we elected to utilize economic forecasts from third-party providers that analyze and develop forecasts of the economy for the entire United States at least quarterly. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">We are also required to consider expected credit losses associated with loan commitments over the contractual period in which we are exposed to credit risk on the underlying commitments unless the obligation is unconditionally cancellable by us. Any allowance for off-balance sheet credit exposures is reported as an other liability on our Consolidated Balance Sheet and is increased or decreased via the provision for credit losses account on our Consolidated Statement of Income. The calculation includes consideration of the likelihood that funding will occur and forecasted credit losses on commitments expected to be funded over their estimated lives. The allowance is calculated using the same aggregate reserve rates calculated for the funded portion of loans at the portfolio level applied to the amount of commitments expected to be funded. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Loans that do not share risk characteristics are evaluated on an individual basis and are excluded from the collective evaluation. ChoiceOne has determined that any loans which have been placed on non-performing status, loans with a risk rating of 6 or higher, and loans past due more than 60 days will be assessed individually for evaluation. Management's judgment will be used to determine if the loan should be migrated back to pool on an individual basis. Individual analysis will establish a specific reserve for loans in scope. Specific reserves on non-performing loans are typically based on management's best estimate of the fair value of collateral securing these loans, adjusted for selling costs as appropriate or based on the present value of the expected cash flows from that loan. </div><div style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Securities</div><div style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Debt securities are classified as held to maturity and carried at amortized cost when management has the positive intent and ability to hold them to maturity. Debt securities are classified as available for sale because they might be sold before maturity. Debt securities classified as available for sale are carried at fair value, with unrealized holding gains and losses reported separately in the accumulated other comprehensive income or loss section of shareholders' equity, net of tax effect. Restricted investments in Federal Reserve Bank stock and Federal Home Loan Bank stock are carried at cost. Equity securities consist of investments in preferred stock and investments in common stock of other financial institutions. Equity securities are reported at their fair value with changes in market value reported through current earnings. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Interest income includes amortization of purchase premium or discount. Premiums and discounts on securities are amortized using the level-yield method without anticipating prepayments. Gains or losses on sales are recorded on the trade date based on the amortized cost of the security sold. </p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Securities Available for Sale ("AFS") – For securities AFS in an unrealized loss position, management determines whether they intend to sell or if it is more likely than not that ChoiceOne will be required to sell the security before recovery of the amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income with an allowance being established under CECL. For securities AFS with unrealized losses not meeting these criteria, management evaluates whether any decline in fair value is due to credit loss factors. In making this assessment, management considers any changes to the rating of the security by rating agencies and adverse conditions specifically related to the issuer of the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of the cash flows expected to be collected is less than the amortized cost basis, a credit loss exists and an allowance for credit losses ("ACL") is recorded for the credit loss, limited by the amount that the fair value is less than the amortized cost basis. Changes in the ACL under ASC 326-30 are recorded as provisions for (or reversal of) credit loss expense. Losses are charged against the allowance when the collectability of a security AFS is confirmed or when either of the criteria regarding intent or requirement to sell is met. Any impairment that has not been recorded through an ACL is recognized in other comprehensive income, net of income taxes. At September 30, 2024, there was no ACL

related to securities AFS. Accrued interest receivable on securities AFS was excluded from the estimate of credit losses.

10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Securities Held to Maturity ("HTM") – Since the adoption of CECL, ChoiceOne measures credit losses on securities HTM on a collective basis by major security type with each type sharing similar risk characteristics, and considers historical credit loss information that is adjusted for current conditions and reasonable and supportable forecasts. The ACL on HTM securities is a contra asset valuation account that is deducted from the carrying amount of securities HTM to present the net amount expected to be collected. HTM securities are charged off against the ACL when deemed uncollectible. Adjustments to the ACL are reported in ChoiceOne's Consolidated Statements of Income in the provision for credit losses. Accrued interest receivable on securities HTM is excluded from the estimate of credit losses. With regard to US Treasury securities, these have an explicit government guarantee; therefore, no ACL is recorded for these securities. With regard to obligations of states and political subdivisions and other HTM securities, management considers (1) issuer bond ratings, (2) historical loss rates for given bond ratings, (3) the financial condition of the issuer, and (4) whether issuers continue to make timely principal and interest payments under the contractual terms of the securities. A discounted cash flow method will be used to determine the reserve required for any credit losses on HTM securities. At September 30, 2024, the ACL related to securities HTM is insignificant.</p></div><div style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Recent Accounting Pronouncements</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">ASU 2023-09 enhances transparency by requiring consistent categorization, greater disaggregation, and detailed disclosure related to income taxes paid. These changes aim to help users of financial statements understand factors contributing to differences between effective and statutory tax rates. The disclosure is effective for annual reporting periods beginning after December 15, 2024.</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Reportable Segment Disclosures</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">In 2023, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2023-07, which introduces improvements to reportable segment disclosures under Topic 280. This update aims to enhance the transparency and usefulness of segment information for financial statement users. The key changes include requiring public entities to disclose significant segment expenses and segment profit or loss measures that are regularly reviewed by management. ASU 2023-07 is effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024.</p></div><div style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Principles of Consolidation</div><div style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></div><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The consolidated financial statements include ChoiceOne Financial Services, Inc. ("ChoiceOne"), its wholly-owned subsidiaries, ChoiceOne Bank (the "Bank") and 109 Technologies, LLC, and ChoiceOne Bank's wholly-owned subsidiary, ChoiceOne Insurance Agencies, Inc. (the "Insurance Agency"). Intercompany transactions and balances have been eliminated in consolidation.</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">ChoiceOne owns all of the common securities of Community Shores Capital Trust I (the "Capital Trust"). Under U.S. generally accepted accounting principles ("GAAP"), the Capital Trust is not consolidated because it is a variable interest entity and ChoiceOne is not the primary beneficiary.</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The accompanying unaudited consolidated financial statements and notes thereto reflect all adjustments ordinary in nature which are, in the opinion of management, necessary for a fair presentation of such financial statements. Operating results for the nine months ended September 30, 2024, are not necessarily indicative of the results that may be expected for the year ending December 31, 2024.</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">The accompanying consolidated financial statements should be read in conjunction with the audited consolidated financial statements and footnotes thereto included in ChoiceOne's Annual Report on Form 10-K for the year ended December 31, 2023.</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Recent Events</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:left;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">On July 26, 2024, ChoiceOne completed an underwritten public offering of</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">1,380,000</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">shares of its common stock at a price to the public of \$</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">25.00</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">per share (the "Common Stock Offering"). The aggregate gross proceeds of the Common Stock Offering were approximately \$</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">34.5</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">million before deducting underwriting discounts and estimated offering expenses. The proceeds from the Common Stock Offering will qualify as tangible common equity and Tier 1 common equity. ChoiceOne intends to use the net proceeds of the Common Stock Offering for general corporate purposes including supplementing regulatory capital ratios and in conjunction with its announced merger with Fentura Financial, Inc.</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">On July 25, 2024, ChoiceOne and Fentura Financial, Inc. ("Fentura"), the parent company of the State Bank, announced the signing of a definitive merger agreement pursuant to which ChoiceOne and Fentura will merge in an all-stock transaction. The agreement was unanimously approved by the boards of directors of both companies. Under the terms of the merger agreement, each share of Fentura common stock outstanding immediately prior to completion of the merger will be converted into the right to receive</p><p style="font-size:10pt;font-family:Times New Roman;margin-bottom:0;text-align:justify;">1.35</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">shares of ChoiceOne common stock. Once completed, the combination will create the third largest publicly traded bank in Michigan with approximately \$</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">4.3</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">billion in consolidated total assets and</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">56</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">offices in Western, Central and Southeastern Michigan. The proposed transaction is expected to close in the first quarter of 2025, subject to the satisfaction of customary closing conditions, including receipt of approval from Fentura and ChoiceOne shareholders and receipt of all necessary regulatory approvals.</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Use of Estimates</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Merger-related expenses</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">During the three and nine months ended September 30, 2024, the Company incurred merger-related expenses totaling \$</p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">645,000</p><p style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman;min-width:fit-content;"></p><p style="font-size:10pt;font-family:Times New Roman;color:#000000;white-space:pre-wrap;min-width:fit-content;">These expenses primarily consist of professional fees, including legal, accounting, advisory fees associated with the merger, and regulatory filing fees. These expenses are included in the Consolidated Statements of Income under Noninterest Expense. Merger-related expenses are presented net of tax in the Non-GAAP reconciliation of Adjusted Net Income in the Management Discussion & Analysis.</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Core Deposit Intangible</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">Core deposit intangible represents the value of the acquired customer core deposit bases and is included as an asset on the consolidated balance sheets. The core deposit intangible has an estimated finite life, is amortized on an accelerated basis over a 120 month period and is subject to periodic impairment evaluation.</p><p style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:left;">Stock Transactions</p></div></p></div>

style="font-size:10pt;margin-top:10pt;font-family:Times New Roman;margin-bottom:0;text-align:justify;">A total of 3,877 and 11,582 shares of common stock were issued to ChoiceOne's Board of Directors for a cash price of \$111,000 and 330,000 under the terms of the Directors' Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. A total of 2,037 and 6,943 shares for a cash price of \$53,000 and 170,000 were issued under the Employee Stock Purchase Plan in the third quarter and first nine months of 2024, respectively. ChoiceOne's common stock repurchase program announced in April 2021 and amended in 2022, authorizes repurchases of up to 375,388 shares, representing 5% of the total outstanding shares of common stock as of the date the program was adopted. No shares were repurchased under this program in 2024. </p><p>Reclassifications Certain amounts presented in prior periods have been reclassified to conform to the current presentation. </p><p>Allowance for Credit Losses (ACL)The ACL consists of general and specific components. The general component covers loans collectively evaluated for credit losses and is based on peer historical loss experience adjusted for current and forecasted factors. Management's adjustment for current and forecasted factors is based on trends in delinquencies, trends in charge-offs and recoveries, trends in the volume of loans, changes in underwriting standards, trends in loan review findings, the experience and ability of lending staff, and a reasonable and supportable economic forecast described further below. </p><p>The discounted cash flow methodology is utilized for all loan pools. This methodology is supported by our CECL software provider and allows management to calculate contractual life by factoring in all cash flows and adjusting them for behavioral and credit-related aspects. Reasonable and supportable economic forecasts have to be incorporated in determining expected credit losses. The forecast period represents the time frame from the current period end through the point in time that we can reasonably forecast and support entity and environmental factors that are expected to impact the performance of our loan portfolio. Ideally, the economic forecast period would encompass the contractual terms of all loans; however, the ability to produce a forecast that is considered reasonable and supportable becomes more difficult or may not be possible in later periods. Subsequent to the end of the forecast period, we revert to historical loan data based on an ongoing evaluation of each economic forecast in relation to then current economic conditions as well as any developing loan loss activity and resulting historical data. As of September 30, 2024, we used a one-year reasonable and supportable economic forecast period, with a two year straight-line reversion period. </p><p>We are not required to develop and use our own economic forecast model, and we elected to utilize economic forecasts from third-party providers that analyze and develop forecasts of the economy for the entire United States at least quarterly. Other inputs to the calculation are also updated or reviewed quarterly. Curtailed is updated quarterly within the ACL model based on our peer group average. The reversion period is reviewed by management quarterly with consideration of the current economic climate. We are also required to consider expected credit losses associated with loan commitments over the contractual period in which we are exposed to credit risk on the underlying commitments unless the obligation is unconditionally cancellable by us. Any allowance for off-balance sheet credit exposures is reported as an other liability on our Consolidated Balance Sheet and is increased or decreased via the provision for credit losses account on our Consolidated Statement of Income. The calculation includes consideration of the likelihood that funding will occur and forecasted credit losses on commitments expected to be funded over their estimated lives. The allowance is calculated using the same aggregate reserve rates calculated for the funded portion of loans at the portfolio level applied to the amount of commitments expected to be funded. Loans that do not share risk characteristics are evaluated on an individual basis and are excluded from the collective evaluation. ChoiceOne has determined that any loans which have been placed on non-performing status, loans with a risk rating of 6 or higher, and loans past due more than 60 days will be assessed individually for evaluation. Management's judgment will be used to determine if the loan should be migrated back to pool on an individual basis. Individual analysis will establish a specific reserve for loans in scope. Specific reserves on non-performing loans are typically based on management's best estimate of the fair value of collateral securing these loans, adjusted for selling costs as appropriate or based on the present value of the expected cash flows from that loan. </p><p>SecuritiesSecurities Available for Sale (AFS) - For securities AFS in an unrealized loss position, management determines whether they intend to sell or if it is more likely than not that ChoiceOne will be required to sell the security before recovery of the amortized cost basis. If either of the criteria regarding intent or requirement to sell is met, the security's amortized cost basis is written down to fair value through income with an allowance being established under CECL. For securities AFS with unrealized losses not meeting these criteria, management evaluates whether any decline in fair value is due to credit loss factors. In making this assessment, management considers any changes to the rating of the security by rating agencies and adverse conditions specifically related to the issuer of the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected from the security are compared to the amortized cost basis of the security. If the present value of the cash flows expected to be collected is less than the

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Total

Asset-backed securities

September 30, 2024 and December 31, 2023, aggregated by investment category and length of time the individual securities have been in an unrealized loss position, were as follows:

	Less than 12 months	More than 12 months
Available for sale securities with unrealized losses as of September 30, 2024	\$1.04 billion	\$1.04 billion
Available for sale securities with unrealized losses as of December 31, 2023	\$1.04 billion	\$1.04 billion

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ChoiceOne Bank

The provision for credit losses on loans was an expense of \$425,000.

In the third quarter of 2024, the forecast used in estimating the reserve was 7%.

The provision expense was deemed necessary due to loan growth during the third quarter and changes in the forecast used in estimating the reserve.

The provision expense was deemed necessary due to loan growth during the third quarter and changes in the forecast used in estimating the reserve.

The process to monitor the credit quality of ChoiceOne's loan portfolio includes tracking (1) the risk ratings of business loans and (2) delinquent and nonperforming consumer loans. Business loans are risk rated on a scale of 1 to 9. A description of the characteristics of the ratings follows:

Risk Rating 1 through 5 or pass: These loans are considered pass credits. They exhibit acceptable credit risk and demonstrate the ability to repay the loan from normal business operations.

Risk rating 6 or special mention: Loans and other credit extensions bearing this grade are considered to be inadequately protected by the current sound worth and debt service capacity of the borrower or of any pledged collateral. These obligations, even if apparently protected by collateral value, have well-defined weaknesses related to adverse financial, managerial, economic, market, or political conditions that have clearly jeopardized repayment of principal and interest as originally intended. Furthermore, there is the possibility that ChoiceOne Bank will sustain some future loss if such weaknesses are not corrected. Clear loss potential, however, does not have to exist in any individual assets classified as substandard. Loans falling into this category should have clear action plans and timelines with benchmarks to determine which direction the relationship will move.

Risk rating 7 or substandard: Loans and other credit extensions graded "7" have all the weaknesses inherent in those graded "6", with the added characteristic that the severity of the weaknesses makes collection or liquidation in full highly questionable or improbable based upon currently existing facts, conditions, and values. Loans in this classification should be evaluated for non-accrual status. All nonaccrual commercial and Retail loans must be at a minimum graded a risk code "7".

Risk rating 8 or doubtful: Loans and other credit extensions bearing this grade have been determined to have the extreme probability of some loss, but because of certain important and reasonably specific factors, the amount of loss cannot be determined. Such pending factors could include merger or liquidation, additional capital injection, refinancing plans, or perfection of liens on additional collateral.

Risk rating 9 or loss: Loans in this classification are considered uncollectible and cannot be justified as a viable asset of ChoiceOne Bank. This classification does not mean the loan has absolutely no recovery value, but that it is neither practical nor desirable to defer writing off this loan even though partial recovery may be obtained in the future.

The following table reflects the amortized cost basis of loans as of September 30, 2024 based on year of origination (dollars in thousands).

Year of Origination	Commercial	Consumer	Total
2023	\$1.461 billion	\$1.461 billion	\$2.922 billion
2022	\$1.461 billion	\$1.461 billion	\$2.922 billion
2021	\$1.461 billion	\$1.461 billion	\$2.922 billion
2020	\$1.461 billion	\$1.461 billion	\$2.922 billion
2019	\$1.461 billion	\$1.461 billion	\$2.922 billion
2018	\$1.461 billion	\$1.461 billion	\$2.922 billion
2017	\$1.461 billion	\$1.461 billion	\$2.922 billion
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199743000 0 35507000 31748000 0 31748000 0 6223000 6223000 0 6223000 0 0 0 0 0 0 <p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-
bottom:0;text-align:left;">NOTE 6 -
FAIR VALUE MEASUREMENTS<span style="color:#000000;white-space:pre-wrap;font-weight:bold;font-size:10pt;font-family:Times New Roman,min-width:fit-
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size:10pt;font-family:Times New Roman,min-width:fit-content;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-
align:justify;">The following tables present
information about the Company's assets and liabilities measured at fair value on a recurring basis at September 30, 2024 and December 31, 2023, and the valuation
techniques used by the Company to determine those fair values.</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-
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top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"><span style="color:#000000;white-space:pre-wrap;font-size:10pt;font-family:Times New Roman,min-
width:fit-content;">In general, fair values determined by Level 1 inputs use quoted prices in active markets for identical assets or liabilities that the Company has the ability
to access.</p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;"><span style="white-space:pre-wrap;font-
size:10pt;font-family:Times New Roman,min-width:fit-content;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-
align:justify;">Fair values determined by Level 2
inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets and liabilities in active markets, and
other inputs such as interest rates and yield curves that are observable at commonly quoted intervals.</p><p style="font-size:10pt;margin-top:0;font-family:Times
New Roman;margin-bottom:0;text-align:justify;"></p><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:justify;">In
instances where inputs used to measure fair value fall into different levels in the above fair value hierarchy, fair value measurements in their entirety are categorized based on
the lowest level input that is significant to the valuation. The Company's assessment of the significance of particular inputs to these fair value measurements requires
judgment and considers factors specific to each asset or liability.</p><div style="font-size:10pt;font-family:Times New Roman;"><p style="font-size:10pt;margin-
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Roman,min-width:fit-content;">Disclosures concerning assets and liabilities measured at fair value are as follows:</p><p style="font-size:10pt;margin-top:10pt;font-
family:Times New Roman;margin-bottom:0;text-align:center;"><span style="color:#000000;white-space:pre-wrap;font-weight:bold;font-size:10pt;font-family:Times New
Roman,min-width:fit-content;">Assets and Liabilities Measured at Fair Value on a Recurring Basis</p><p style="font-size:10pt;margin-top:0;font-family:Times New
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style="margin-left:auto;border-spacing:0;table-layout:fixed;width:100%;border-collapse:separate;margin-right:auto;"><tr style="visibility:collapse;"><td
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size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:center;">Quoted
Prices</p></td><td style="vertical-align:bottom;"><p style="font-size:10pt;margin-top:0;font-family:Times New Roman;margin-bottom:0;text-align:center;"><span
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[illegible]