

Community Reinvestment Act Statement



Community Reinvestment Act Statement

**Clay County Bank, Inc.
Clay, West Virginia**

Community Reinvestment Act Statement

Table of Contents

INTRODUCTION.....	3
DELINEATION OF ASSESSMENT AREA.....	3
BANK OFFICES.....	3
TYPES OF CREDIT.....	3
OTHER INFORMATION.....	4
YOUR PARTICIPATION.....	4

INTRODUCTION

Clay County Bank affirms its continuing intention of determining and helping to meet the credit needs of its assessment area, consistent with the safe and sound operation of the bank.

DELINEATION OF ASSESSMENT AREA

Clay County Bank has established its primary assessment area as Clay County, West Virginia. The assessment area is denoted in terms of Block Numbering Areas (BNA's) and Metropolitan Statistical Area (MSA). Clay County Bank's assessment area is defined as: Clay County BNA 9579, 9580, 9581; MSA 16620 County Code 015. Our assessment area is shown on the attached map.

From time to time, loans are granted to residents located outside this primary assessment area. All loans will be consistent with safe and sound operation of the bank. These areas include all people regardless of race, age, creed, or sex.

BANK OFFICES

Clay County Bank services its assessment area through two (2) locations. The Main Office is located in downtown Clay at 150 Main Street, (census tract 9580). The Two Run Branch Bank is located on 2236 Main Street, (census tract 9580). Both banking locations have an Automated Teller Machine.

TYPES OF CREDIT

Clay County Bank is prepared to extend the following types of credit in the assessment area delineated, consistent with the safe and sound operation of the bank and the extent that capital is available.

1. Closed-end loans for personal, household and family purposes, (consumer credit).
2. Housing related loans, including:
 - “Conventional” residential mortgage loans 1 to 4-family dwellings;
 - Home equity loans;
 - Home improvement loans;
 - Loans to purchase residential lots for home construction;
 - Loans to purchase mobile homes and modular homes;
 - Loans for single-family residential construction.
3. Loans to local businesses of all sizes including;
 - Short-term credit for general working capital;
 - Business term loans;
 - Loans to purchase equipment;
4. Business mortgage loans.

Community Reinvestment Act Statement

- Loans for agriculture purposes, including:
- Short-term credit for general working capital;
- Purchase of farm equipment.

5. Loans for local governments.

OTHER INFORMATION

It is the bank's intent to take appropriate action in response to any written complaints about our CRA performance.

The bank relies on directors, officers, and employees to establish regular contact with community groups, business leaders, organizations, and individuals to ascertain the credit needs of our assessment area.

YOUR PARTICIPATION

You can participate in our community reinvestment program by making your observations, opinions, and suggestion known to us. This process is extremely important, so please take time to let us know what you think we do well, what you think we don't do so well, or any additional programs that you think should receive our attention.

As a member of our community, your opinions are appreciated. Please feel free to call upon our management at any time to discuss the community reinvestment program or any of our bank services.

Community Reinvestment Act Statement

