



CRA
COMMUNITY
REINVESTMENT ACT
PUBLIC FILE

Last Reviewed/Revised
6/11/2020
Cindy Shriver, CRA Officer



Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance Under the CRA. You may review today, the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and a list of services and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This is available from the Regional Director, division of Compliance and Consumer Affairs, FDIC, Suite 1600 One Atlantic Center, 1201 West Peachtree Street, N. E. Atlanta, GA 30309. You may send written comments about our performance in helping to meet community credit needs to Cindy Shriver, CRA Officer, First Exchange Bank, 1 Heritage Way, White Hall, WV 26554 and the Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA file with the FDIC. We are an affiliate of Heritage Bancshares, Inc., a bank holding company. You may request from the FDIC, Division of Supervision and Consumer Protection, Atlanta Regional Office, 10 10th Street, NW, Suite 800 Atlanta, GA 30309-3849, an announcement of applications covered by the CRA filed by bank holding companies.

White Hall
1 Heritage Way
White Hall, WV 26554
304.534.7200
304.534.7720 (fax)

Mannington
11 W. Main St.
Mannington, WV 26582
304.983.1700
304.986.1711 (fax)

Fairmont
216 Fairmont Ave.
Fairmont, WV 26554
304.367.1700
304.367.1779 (fax)

Hundred
3128 Hornet Hwy.
PO Box 780
Hundred, WV 26575
304.775.1700
304.775.1702 (fax)

Morgantown
3081 University Ave.
Morgantown, WV 26505
304.225.2600
304.225.2605 (fax)

Fairview
309 Main St.
PO Box 520
Fairview, WV 26570
304.449.1700
304.449.1967 (fax)

HMDA Disclosure Statement

Data is available through the Consumer Financial Protection Bureau at www.consumerfinance.gov/HMDA. Search under "First Exchange Bank."

PUBLIC DISCLOSURE

September 22, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Exchange Bank
Certificate Number: 13020

1 Heritage Way
White Hall, West Virginia 26554

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio is more than reasonable given the institution's size and financial condition and the assessment areas' credit needs.
- The bank made a majority of small business and home mortgage loans inside the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

First Exchange Bank (First Exchange) is a \$316.2 million state chartered financial institution headquartered in White Hall, West Virginia. The bank is a wholly-owned subsidiary of Heritage Bancshares, Inc., a one-bank holding company also headquartered in White Hall. The bank does not have any other affiliates or subsidiaries. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated November 17, 2014, based on Small Institution Procedures.

Currently, the bank operates six offices in north central West Virginia. The bank opened a new office in White Hall, West Virginia in October 2019 and relocated the main office to the new location. The Mannington, West Virginia office was then designated as a branch location. One branch located in a middle-income tract in Barrackville, West Virginia was closed in December 2019. Since the previous examination, there has been no merger or acquisition activity.

First Exchange offers loan products including commercial, home mortgage, and consumer loans. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and ATMs.

As of June 30, 2020, the Consolidated Report of Condition and Income indicates First Exchange had total assets of \$316 million; total deposits of \$262.1 million; and total loans of \$264.7 million. As shown in the following table, commercial real-estate loans and commercial and industrial loans comprise 34.0 percent of total loans, while one-to-four family residential loans comprise 50.3 percent of total loans.

Loan Portfolio Distribution as of 06/30/2020		
Loan Category	\$(000s)	%
Construction and Land Development	5,558	2.1
Secured by Farmland	375	0.1
Secured by 1-4 Family Residential Properties	133,277	50.3
Secured by Multifamily (5 or more) Residential Properties	21,452	8.1
Secured by Nonfarm Nonresidential Properties	56,488	21.4
Total Real Estate Loans	217,150	82.0
Commercial and Industrial Loans	33,272	12.6
Agricultural Loans	0	0.0
Consumer Loans	11,291	4.3
Other Loans	2,998	1.1
Less: Unearned Income	0	0.0
Total Loans	264,711	100.0
<i>Source: Reports of Condition and Income</i>		

There are no financial or legal impediments, other than legal lending limits, that would limit the bank's ability to meet the credit needs of the assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

Financial institutions are required to define an assessment area(s) within which the bank plans to focus its lending efforts. The FDIC evaluates the bank's CRA performance on lending activity within the defined assessment area(s). First Exchange operates within two contiguous assessment areas.

The first assessment area is located in the Non-Metropolitan Statistical Area (MSA) assessment area of West Virginia and includes Marion and Wetzel Counties. This is a slight change from the previous examination where the bank only designated a portion of Wetzel County. The second assessment area is the Morgantown MSA assessment area situated in the Morgantown, WV MSA. The Morgantown MSA includes Monongalia and Preston Counties; however, the bank has only designated Monongalia County as its assessment area.

Refer to the Description of Institution's Operations for each assessment area for more detail information.

Community Contact(s)

During CRA evaluations, examiners conduct community contacts to develop a better understanding of the demographic, economic, and credit needs of the assessment areas. Examiners contacted a nonprofit organization that serves both West Virginia full-scope assessment areas.

Prior to the Global Pandemic with Covid-19, the community contact noted that economic conditions in the assessment areas were improving with the lowest unemployment rates in several years. However, job growth has been concentrated in the coal and natural gas industries and pipeline construction. The contact also indicated there are opportunities to produce additional housing units that are affordable, which will address the need to serve the growing number of households that cannot afford market rate housing. Finally, the contact noted there is an opportunity to provide financial and technical resources that would benefit small businesses.

Credit Needs

A review of demographic and economic data, as well as community contact information, indicate the need for home mortgage and small business loans. In particular, the community contact consistently discussed the need for affordable housing for low- and moderate-income families. Examiners also determined the need for small business loans, which is based on the high number of businesses with four or fewer employees and a majority of businesses reporting gross annual revenues of \$1 million or less.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated November 17, 2014, to the current evaluation dated September 22, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate First Exchange's CRA performance.

The bank operates its main office and four branch locations in the Non-MSA assessment area. While a substantial portion of the deposits and branching activities are in the Non-MSA assessment area, only a slight majority of lending is in the Non-MSA assessment area. As such, the Non-MSA assessment area will be weighted slightly more than the Morgantown MSA assessment area, and both will receive a full-scope review. The following table shows the breakdown of activities in each assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Non-MSA AA	32,069	54.7	229,344	87.5	5	83.4
Morgantown MSA AA	26,565	45.3	32,725	12.5	1	16.6
Total	58,634	100.0	262,069	100.0	6	100.0
<i>Source: Bank Records and FDIC Summary of Deposits (06/30/2020)</i>						

Activities Reviewed

The CRA regulation requires examiners to review lending performance with respect to home mortgage, small business, and small farm loans, if significant. Examiners determined the major product lines are home mortgage loans and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage was given slightly more weight. While the dollar amount of loans originated between home mortgage and small business were similar, the bank originated more mortgage loans by number. Additionally, the Loan Portfolio Distribution table in Description of the Institution reflects that half of the portfolio consists of loans secured by 1-4 family properties. Agricultural loans are not a primary product with a nominal amount in the overall portfolio and none originated in 2019 as reflected below. Thus, such are not included in the review. The following table includes loans originated 2019.

Loans Originated				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	288	0.2	3	0.2
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	29,217	41.2	217	32.5
Multi-Family (5 or more) Residential Properties	792	6.6	4	1.1
Commercial Real Estate Loans	14,448	21.9	21	6.5
Commercial and Industrial Loans	12,332	20.7	57	15.2
Agricultural Loans	0	0.0	0	0.0
Consumer Loans	4,498	9.4	341	44.5
Other Loans	250	0.0	1	0.0
Total Loans	61,825	100.0	644	100.0
<i>Source: Bank Records</i>				

This evaluation considered all home mortgage loans reported for 2018 and 2019 under the Home Mortgage Disclosure Act (HMDA). For 2018, the bank reported 179 loans totaling \$31.9 million, and for 2019, the bank reported 186 loans totaling \$29.2 million. Only home mortgage lending for 2019 is presented in the analysis as this is the most recent year for which aggregate data is available and is used for comparative analysis for 2019. Lending performance for 2018 was also analyzed and is only discussed if anomalies are noted. Additionally, demographic data from the 2015 ACS is used as a comparison for both years.

In addition, examiners reviewed the entire universe of small business loans originated in 2019. The bank originated 75 small business loans totaling to \$10.5 million. D&B data for 2019 provided a standard of comparison for the Geographic and Borrower Profile criteria.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

First Exchange demonstrated reasonable performance under the Lending Test. The more than reasonable net loan-to-deposit ratio, a majority of lending within the assessment areas, the reasonable geographic distribution, and reasonable borrower profile performance support this conclusion. Lending is generally consistent in the assessment areas.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution's size and financial condition, and the assessment areas' credit needs. The loan-to-deposit ratio, calculated from Call Report data, averaged 102.5 percent over the past 23 quarters from December 31, 2014, to June 30, 2020. The ratio ranged from a low of 87.8 percent as of December 31, 2014, to a high of 112.9 percent as of September 30, 2019.

A similarly situated institution could not be identified to compare the bank's loan-to-deposit ratio. According to the Uniform Bank Performance Report, the average net loan-to-deposit ratio for First Exchange's peer group is 76.7 percent. The peer group is comprised of insured commercial banks nationwide having assets between \$300 million and \$1 billion. First Exchange's average net loan-to-deposit of is significantly higher than its peer group.

Assessment Area Concentration

First Exchange originated a majority of home mortgage and small business loans by number and dollar volume within the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	143	79.9	36	20.1	179	27,092	84.8	4,839	15.2	31,931
2019	153	82.3	33	17.7	186	23,774	81.3	5,457	18.7	29,231
Subtotal	296	81.1	69	18.9	365	50,866	83.2	10,296	16.8	61,162
Small Business	51	68.0	24	32.0	75	7,767	73.6	2,782	26.4	10,549
Total	347	78.9	93	21.1	440	58,633	81.8	13,078	18.2	71,711
Source: 2018 and 2019 HMDA Data and Bank Records.										

Geographic Distribution

The geographic distribution of small business and home mortgage loans reflects reasonable dispersion throughout the assessment areas. Reasonable performance in home mortgage lending in both assessment areas and reasonable small business lending in the West Virginia Non-MSA assessment area primarily supports this conclusion. Small business lending in the Morgantown MSA assessment area was poor.

Borrower Profile

The distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable small business lending in both assessment areas, excellent lending performance in home mortgage lending in the Morgantown MSA assessment area, and reasonable lending performance in home mortgage lending in the West Virginia Non-MSA assessment area supports this conclusion.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NON-MSA ASSESSMENT AREA

The Non-MSA assessment area consists of Marion and Wetzel Counties in West Virginia. Since the previous examination, the bank delineated all of Wetzel County as opposed to just a portion of the county delineated at the last examination. The bank operates five of the six branches in the assessment which account for 83.4 percent of branches. This assessment area also accounts for 54.7 percent of loans 87.5 percent of deposits.

Economic and Demographic Data

The assessment area contains 23 census tracts with the following 2015 ACS designations:

- 1 low-income;
- 2 moderate-income;
- 14 middle-income; and
- 6 upper-income.

The following table presents select demographic characteristics of the assessment area.

Demographic Information for the Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	4.3	8.7	60.9	26.1	0.0
Population by Geography	72,947	2.1	6.8	58.4	32.7	0.0
Housing Units by Geography	34,521	2.4	6.7	59.8	31.1	0.0
Owner-Occupied Units by Geography	22,388	0.4	3.8	61.1	34.6	0.0
Occupied Rental Units by Geography	6,618	9.0	11.9	50.9	28.2	0.0
Vacant Units by Geography	5,515	2.4	12.3	65.2	20.1	0.0
Businesses by Geography	3,460	6.3	8.7	45.6	39.4	0.0
Farms by Geography	77	0.0	9.1	39.0	51.9	0.0
Family Distribution by Income Level	19,020	18.8	17.1	17.7	46.5	0.0
Household Distribution by Income Level	29,006	21.5	15.2	16.7	46.5	0.0
Median Family Income Non-MSAs – WV 2015		\$48,107	Median Housing Value			\$98,658
Estimated MFI Non-MSA 2018		\$52,200	Median Gross Rent			\$645
Estimated MFI Non-MSA 2019		\$52,200	Families Below Poverty Level			12.5%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0 percent. (*) The NA category consists of geographies that have not been assigned an income classification.						

The population, owner-occupied housing, and businesses are primarily concentrated in the middle- and upper-income tracts. The population and owner occupied housing units in the area has been stagnant since the previous examination with less than a 1.0 percent change. The percent of owner-occupied housing units within low-, moderate-, middle-, and upper-income census tracts is used as a basis for comparison under the Geographic Distribution criterion.

The 2018 and 2019 FFIEC median family incomes (MFI) for the West Virginia Non-MSA are used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents each income category using the MFI of \$52,200 which remained the same for 2018 and 2019.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$52,200)	<\$26,100	\$26,100 to <\$41,760	\$41,760 to <\$62,640	≥\$62,640
<i>Source: FFIEC</i>				

Given a median housing value of nearly \$98,658, a low-income individual earning around \$26,000 may have difficulty qualifying for a conventional mortgage loan. The family distribution by income level is used for the analysis of borrower profile for home mortgage loans.

According to D&B data, 3,460 businesses operate within the assessment area, which is a 35.0 percent decrease since the previous examination. The analysis of small business lending compares the percentage of businesses located within low-, moderate-, middle-, and upper-income census tracts for the Geographic Distribution. The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business lending by gross annual business revenues. Per D&B Data for 2019, gross annual revenues for the businesses are.

- 77.3 percent reported \$1.0 million or less;
- 5.9 percent reported more than \$1.0 million; and
- 16.8 percent did not report.

Service industries represent the largest portion of businesses at 42.1 percent followed by Retail Trade (14.8 percent). In addition, 59.9 percent of area businesses have four or fewer employees, and 83.29 percent operate from a single location. The top employers in Marion County are the Marion County Board of Education; Fairmont State University; Murray American Energy, Inc.; FirstEnergy Corp; and Alecto Healthcare Services. The top employers in Wetzel County are the Wetzel County Board of Education; Wal-Mart Associates, Inc.; Wetzel County Hospital; Litman Excavating, Inc.; Sunbridge Mountain Care Management, Inc.

Data obtained from the U.S. Bureau of Labor and Statistics indicates that the unemployment rates for Monroe and Wetzel Counties are higher or comparable than the state level but significantly higher than the National averages. The unemployment rate has risen significantly in 2020 with the national pandemic.

Unemployment Rates				
Area	2017	2018	2019	2020*
	%	%	%	%
Marion County	5.3	5.7	5.0	9.7
Wetzel County	7.5	7.1	7.2	11.0
West Virginia	5.2	5.2	4.9	9.3
United States	4.3	3.9	3.7	8.7
Source: Bureau of Labor Statistics				
*Average Unemployment Rate through August				

Competition

The assessment area is moderately competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, there were 11 financial institutions operating 28 full-service branches in the assessment area. Of these institutions, First Exchange ranked 3rd with a 13.6 percent deposit market share. The primary competition for deposits includes MVB Bank, Inc. (37.7 percent); WesBanco Bank, Inc. (19.0 percent); Truist Bank (8.9 percent); and The Huntington National Bank (8.0 percent).

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. In 2019, 101 lenders reported 1,481 residential mortgage loans originated or purchased in the assessment area. First Exchange ranked 4th with a 7.2 percent market share. The top three home mortgage lenders are Potomac Mortgage Group (9.1 percent), Huntington National Bank (8.9 percent), and Fairmont Federal Credit Union (8.0 percent).

The bank is not required to collect or report its small business loan data, and it has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. For 2018, the aggregate data (most recent available), however, reflects a moderate level of demand for small business loans and is therefore included. The top four lenders by number of loans include Branch Banking and Trust Company (10.1 percent); American Express National Bank (9.9 percent); Texas Capital Bank (8.4 percent); and Chase Bank USA NA (8.1 percent). Together, the four top lenders account for approximately 36.5 percent of the loans by number. By dollar volume, the lead banks are The Huntington National Bank (20.5 percent), MVB Bank Inc. (19.6 percent), Branch Banking and Trust Company (11.0 percent), and WesBanco Bank Inc. (10.6 percent).

CONCLUSIONS ON PERFORMANCE CRITERIA IN WEST VIRGINIA NON-MSA ASSESSMENT AREA

LENDING TEST

First Exchange demonstrated reasonable under the Lending Test. Reasonable Geographic Distribution and reasonable Borrower Profile performance support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable performance in small business lending and home mortgage lending performance supports this conclusion. Examiners focused on lending in low- and moderate-income census tracts. Only loans in the assessment area are included in the analysis.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. For 2019, lending in the low-income tract was consistent with demographic and aggregate lending data. For moderate-income tracts, lending was higher than demographic and aggregate lending data.

Geographic Distribution of Home Mortgage Loans Non-MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.4	0.7	1	0.9	78	0.5
Moderate	3.8	4.8	6	5.6	516	3.5
Middle	61.1	45.7	72	67.3	10,042	68.8
Upper	34.6	48.8	28	26.2	3,960	27.1
Total	100.0	100.0	107	100.0	14,596	100.0
<i>Source: 2015 ACS; 2019 HMDA Data; and, 2019 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. For 2019, lending in the low-income tract was consistent with the demographic lending data, while lending in moderate-income tracts is well above demographics.

Geographic Distribution of Small Business Loans Non-MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.3	2	6.7	1,008	24.5
Moderate	8.7	4	13.3	409	9.9
Middle	45.6	15	50.0	1,491	36.2
Upper	39.4	9	30.0	1,210	29.4
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	30	100.0	4,118	100.0
<i>Source: 2019 D&B Data and Bank Data.</i>					

Borrower Profile

The distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels in the assessment area. Reasonable lending performance in home mortgage and small business lending supports this conclusion. Examiners focused on small business loans to businesses with gross annual revenues of \$1 million or less and home mortgage loans to low- and moderate-income borrowers. Only loans in the assessment area are included in the analysis.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. In 2019, lending to low-income borrowers was more than double aggregate lending data but significantly below demographics. For moderate-income borrowers, lending was below both demographic and aggregate lending data.

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.8	3.4	8	7.5	735	5.0
Moderate	17.1	11.9	8	7.5	435	3.0
Middle	17.7	22.4	16	15.0	1,569	10.8
Upper	46.5	51.3	53	49.5	7,270	49.8
Not Available	0.0	11.0	22	20.5	4,587	31.4
Total	100.0	100.0	107	100.0	14,596	100.0
<i>Source: 2015 ACS; 2019 HMDA Data; and, 2019 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. In 2019 loans originated to small businesses was slightly lower than businesses reporting annual revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	77.3	22	73.3	2,303	55.9
>1,000,000	5.9	7	23.3	1,695	41.2
Revenue Not Available	16.8	1	3.3	120	2.9
Total	100.0	30	100.0	4,118	100.0
<i>Source: 2019 D&B Data and Bank Data.</i> <i>Due to rounding, totals may not equal 100.0 percent.</i>					

MORGANTOWN MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MORGANTOWN MSA

The Morgantown MSA assessment area is located within the Morgantown, WV MSA. The Morgantown, WV MSA includes Monongalia and Preston Counties. However, the bank has designated only the 24 census tracts in Monongalia County as the assessment area. The bank operates one branch in the assessment area which accounts for 16.7 percent of branches. The assessment area also accounts for 45.3 percent of loans reviewed and 12.5 percent of deposits.

Economic and Demographic Data

The assessment area contains 24 census tracts with the following 2015 ACS designations:

- 1 low-income;
- 5 moderate-income;
- 10 middle-income; and
- 8 upper-income.

The following table presents select demographic characteristics of the assessment area.

Demographic Information for the Morgantown MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	4.2	20.8	41.7	33.3	0.0
Population by Geography	101,668	1.5	20.3	41.1	37.2	0.0
Housing Units by Geography	44,167	0.7	22.6	42.3	34.5	0.0
Owner-Occupied Units by Geography	21,173	0.0	15.3	43.2	41.4	0.0
Occupied Rental Units by Geography	15,862	1.2	31.6	39.6	27.6	0.0
Vacant Units by Geography	7,132	1.3	24.4	45.2	29.1	0.0
Businesses by Geography	6,982	0.3	21.7	37.5	40.5	0.0
Farms by Geography	136	0.0	9.6	46.3	44.1	0.0
Family Distribution by Income Level	19,381	20.9	14.4	20.4	44.2	0.0
Household Distribution by Income Level	37,035	29.1	13.1	14.3	43.5	0.0
Median Family Income Morgantown, WV MSA 2015		\$63,745	Median Housing Value			\$172,514
FFIEC Estimated MFI 2018		\$72,800	Median Gross Rent			\$765
FFIEC Estimated MFI 2019		\$74,600	Families Below Poverty Level			10.7%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0 percent. (*) The NA category consists of geographies that have not been assigned an income classification.						

The population, owner-occupied housing, and businesses are primarily concentrated in the middle- and upper-income tracts. The population in the area has increased slightly (5.6 percent) since the previous examination. Owner-occupied housing units had a nominal increase of 1.9 percent. The moderate-income tracts also contain a fair level of the population, businesses, and owner-occupied tracts; however, such are limited in the one low-income tract. The percent of owner-occupied housing units within low-, moderate-, middle-, and upper-income census tracts is used as a basis for comparison under the Geographic Distribution criterion.

The 2018 and 2019 FFIEC MFIs for the Morgantown, WV MSA are used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents each income category using a 2018 MFI of \$72,800 and a 2019 MFI of \$74,600.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$72,800)	<\$36,400	\$36,400 to <\$58,240	\$58,240 to <\$87,360	≥\$87,360
2019 (\$74,600)	<\$37,300	\$37,300 to <\$59,680	\$59,680 to <\$89,520	≥\$89,520
<i>Source: FFIEC</i>				

Given a median housing value of nearly \$172,514, a low-income individual earning around \$36,000 may have difficulty qualifying for a conventional mortgage loan. The family distribution by income level is used for the analysis of borrower profile for home mortgage loans.

According to D&B data, 6,982 businesses operate within the assessment area, which is a 20.3 percent decrease since the previous examination. The analysis of small business lending compares the percentage of businesses located within low-, moderate-, middle-, and upper-income census tracts for the Geographic Distribution. The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business lending by gross annual business revenues. Per D&B Data for 2019, gross annual revenues for the businesses are.

- 81.8 percent reported \$1.0 million or less;
- 4.9 percent reported more than \$1.0 million; and
- 13.3 percent did not report.

Service industries represent the largest portion of businesses at 43.5 percent followed by Retail Trade (13.8 percent). In addition, 61.6 percent of area businesses have four or fewer employees, and 86.9 percent operate from a single location. Some of the largest employers in the assessment area include West Virginia University, WVU Medicine, Monongalia County Board of Education, Monongalia General Hospital, and Morgantown Energy Technology Center.

Data obtained from the U.S. Bureau of Labor and Statistics indicates that the unemployment rates for Monongalia County are comparable to the Morgantown, WV MSA and National rates; however, are lower than the state rates. The unemployment rate has doubled in 2020 with the national pandemic.

Unemployment Rates				
Area	2017	2018	2019	2020*
	%	%	%	%
Monongalia County	3.7	4.1	3.6	7.2
Morgantown, WV MSA	4.0	4.3	3.8	7.4
West Virginia	5.2	5.2	4.9	9.3
United States	4.3	3.9	3.7	8.7
Source: Bureau of Labor Statistics				
*Average Unemployment Rate through August				

Competition

The assessment area is moderately competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, there were 12 financial institutions operating 39 full-service branches in the assessment area. Of these institutions, First Exchange ranked 9th with a 1.0 percent deposit market share. The primary competition for deposits includes United Bank (34.4 percent); The Huntington National Bank (15.4 percent); Truist Bank (14.7 percent); and MVB Bank, Inc. (11.3 percent).

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in this assessment area. In 2019, 151 lenders reported 2,841 residential mortgage loans originated or purchased in the assessment area. First Exchange ranked 17th with a 1.6 percent market share. The most prominent home mortgage lenders are The Huntington National Bank (11.2 percent), Home Savings Bank (9.3 percent), and Clear Mountain Bank (8.9 percent).

The bank is not required to collect or report its small business loan data, and it has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects a moderate level of demand for small business loans and is therefore included. The top four lenders by number of loans include Branch Banking and Trust (16.5 percent); American Express National Bank (13.4 percent); United Bank VA (6.5 percent); and Chase Bank USA NA (6.3 percent). Together, the four top lenders accounted for approximately 42.7 percent of the loans by number. By dollar volume, the lead banks are Branch Banking and Trust (20.8 percent), United Bank VA (19.2 percent), First United Bank and Trust (13.6 percent), and The Huntington National Bank (5.2 percent).

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MORGANTOWN MSA ASSESSMENT AREA

LENDING TEST

First Exchange demonstrated reasonable performance under the Lending Test. Reasonable Geographic Distribution and Borrower Profile performances support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable geographic distribution for home mortgage lending supports the conclusions.

Examiners focused on the percentage by number of loans in low- and moderate-income census tracts. Only loans in the assessment area are included in the analysis.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable distribution throughout the assessment area. In 2019, there was no lending in the low-income tract; however, the tract reflects no owner-occupied housing units, and aggregate data was nominal. The low-income tract is largely businesses and rental housing surrounding West Virginia University. Lending in moderate-income tracts was slightly below aggregate and demographic data.

Geographic Distribution of Home Mortgage Loans Morgantown MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.2	0	0.0	0	0.0
Moderate	15.3	12.2	4	8.7	674	7.4
Middle	43.2	37.8	27	58.7	4,830	52.6
Upper	41.4	49.8	15	32.6	3,674	40.0
Total	100.0	100.0	46	100.0	9,178	100.0
<i>Source: 2015 ACS; 2019 HMDA Data; and 2019 HMDA Aggregate Data.</i>						

Small Business Loans

The geographic distribution of small business lending is poor. While the bank did not make any loans in low-income geographies, opportunities are limited as less than 1.0 percent of businesses are located in the tracts. However, a significant number of business are located in the moderate-income geographies, and the bank did not make any small business loans in those tracts.

Geographic Distribution of Small Business Loans Morgantown MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.3	0	0.0	0	0.0
Moderate	21.7	0	0.0	0	0.0
Middle	37.5	15	71.4	2,523	69.1
Upper	40.5	6	28.6	1,126	30.9
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	21	100.0	3,649	100.0
<i>Source: 2019 D&B Data and Bank Data.</i>					

Borrower Profile

The distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion is based on the excellent performance related to home mortgage and reasonable performance for small business lending. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers and percentage of small business loans made to businesses with revenues \$1 million or less. Only loans in the assessment area are included in the analysis.

Home Mortgage Loans

The distribution of home mortgage loans to borrowers of different income levels is excellent. For 2019, lending to low-income borrowers was higher than aggregate lending but significantly below demographic data. Additionally, lending to moderate-income borrowers is well above demographics and aggregate lending.

Distribution of Home Mortgage Loans by Borrower Income Level Morgantown MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.9	5.2	4	8.7	350	3.8
Moderate	14.4	16.4	11	23.9	1,603	17.5
Middle	20.4	19.9	9	19.6	1,175	12.8
Upper	44.2	48.0	15	32.6	3,036	33.1
Not Available	0.0	10.4	7	15.2	3,014	32.8
Total	100.0	100.0	46	100.0	9,178	100.0
<i>Source: 2015 ACS; 2019 HMDA Data; and, 2019 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. As shown below, the percent of loans originated to small businesses was slightly lower than the percent of businesses reporting annual revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category Morgantown MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	81.8	15	71.4	2,827	77.5
>1,000,000	4.9	5	23.8	804	22.0
Revenue Not Available	13.3	1	4.8	18	0.5
Total	100.0	21	100.0	3,649	100.0
<i>Source: 2019 D&B Data and Bank Data</i>					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



First Exchange Bank

Operating Branches/Census Tracts

Branch Locations	Census Tracts	County Code	County	Income Level
Fairmont 216 Fairmont Avenue Fairmont, WV 26554 ATM – Withdrawal	0201.00	49	Marion	Low
Fairview 309 Main Street P.O. Box 520 Fairview, WV 26570 ATM – Withdrawal	0216.01	49	Marion	Upper
Hundreds 3128 Hornet Highway P.O. Box 780 Hundred, WV 26575 ATM – Withdrawal	0304.00	103	Wetzel	Moderate

Branch Locations	Census Tracts	County Code	County	Income Level
Mannington 11 West Main Street P.O. Box 388 Mannington, WV 26582	0216.02	49	Marion	Middle
Morgantown 3051 University Avenue Morgantown, WV 26505 ATM – Withdrawal 1000 Mid Atlantic Drive Morgantown, WV 26508 ATM - Withdrawal	0120.00	61	Monongalia	Upper
Whitehall 1 Heritage Way Whitehall, WV 26554 ATM – Withdrawal	0212.02	49	Marion	Upper



FIRST EXCHANGE BANK
BRANCHES OPEN / CLOSED
CHANGES IN HOURS

NO CHANGES IN 2023 REGARDING BRANCH OPEN / CLOSED OR CHANGES IN HOURS

Last Reviewed / Revised
March 31, 2024
Cindy L. Shriver, CRA Officer



There are no material differences in the availability or cost of services at First Exchange branches.



BRANCH LOCATIONS/HOURS OF OPERATIONS

LIST OF LOAN AND DEPOSIT PRODUCTS

FEE SCHEDULE

Fairmont



Branch Information

216 Fairmont Ave

📍 Fairmont, WV 26554

(tel:+1-304-367-1700) 📞 304-367-1700

📠 304-367-1779

[Get Directions](#)

🕒 Lobby Hours

Mon-Thurs: 9:00-4:00

Fri: 9:00-6:00

Sat: 9:00-12:00

Drive-Thru Hours

Mon-Fri: 8:00-6:00

Sat: 8:00-12:00

Welcome

Welcome to First Exchange Bank in Fairmont, WV. You can find us on Fairmont Avenue, across from the CVS and near the exit for I-79. Look for our large white sign and the American flag flying out front. We also have a 24-hour drive-up ATM and three lanes of drive-up banking.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

First Exchange Bank is proud to be North Central West Virginia's regional bank. We were bred by West Virginians and we remain proudly independent. First Exchange is committed to delivering exceptional personal service to each of our customers.

Looking for banks or lenders in Fairmont? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing useful financial products and services that simplify our customers' lives. We offer a full menu of personal and business banking accounts, products, and services. Ready to open a bank account in Fairmont? Stop by or give us a call today!

Fairview



Branch Information

309 Main Street
📍 Fairview, WV 26570

(tel: +1-304-449-1700) 📞 304-449-1700

📠 304-449-1967

[Get Directions](#)

🕒 Lobby Hours

Mon-Tues: 8:30-4:00

Wed: 8:30-12:00

Thurs: 8:30-4:00

Fri: 8:30-6:00

Sat: 8:30-12:00

Drive-Thru Hours

Mon-Tues: 8:30-4:00

Wed: 8:30-12:00

Thurs: 8:30-4:00

Fri: 8:30-6:00

Sat: 8:30-12:00

Welcome

Welcome to First Exchange Bank in Fairview, WV. Our red brick Fairview branch building opened in 1998. You can find us on Main Street, across from the post office and between Family Dollar to our right and Circle K to our left. Look for our large white sign and the American and West Virginian flags flying out front. There is also a flower bed and memorial bench in front for the community's enjoyment when the weather is nice.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

First Exchange Bank has a long history of service to the people and businesses of North Central West Virginia. We were bred by West Virginians and we remain proudly independent. The bigger banks often overlook smaller towns like Fairview, but we are dedicated to supporting even the smallest communities.

As a longtime community bank, First Exchange donates time and money to local schools and causes upon request. Here in Fairview, our branch supports the Fairview schools and local food pantry. You can also find us marching in the Fourth of July and Christmas parades.

When you visit our Fairview location, you can expect a friendly greeting, lots of smiles, and excellent service overall. Come inside for lobby service or take advantage of our 24/7 ATM or two tubed lanes for drive-up banking. Parking, including handicapped

spaces, is available in front and to either side of our building. Our entrance is also wheelchair accessible.

Looking for banks or lenders in Fairview? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing excellent service to each and every customer. We offer a full menu of personal and business banking accounts, products, and services. Stop by or give us a call today!

Proud Partners



First Exchange Bank does not charge for Mobile Banking, but your mobile service provider may charge for text messaging and/or web access. Be sure to check your service provider for data rates.

NMLS 579178

Links

Personal Banking(<https://www.firstexchangebank.com/personal-banking/>)

Business Banking(<https://www.firstexchangebank.com/business-banking/>)

firstLINK Banking(<https://www.firstexchangebank.com/firstlink-banking/>)

Hundred



Branch Information

3128 Hornet Hwy
P.O. Box 780
📍 Hundred, WV 26575

(tel:+1-304-775-1700) 📞 304-775-1700

📠 304-775-1702

[Get Directions](#)

🕒 Lobby Hours

Mon-Fri: 9:00-4:00
Sat: 9:00-12:00

🚗 Drive-Thru Hours

Mon-Thurs: 8:00-4:00

Fri: 8:00-6:00
Sat: 8:00-12:00

Welcome

Welcome to First Exchange Bank in Hundred, WV. Our branch opened in April 1997 in a single-wide trailer and then we built the current bank in 2004. You can find us on Route 250 between Miss Blues Restaurant and the Dollar General. Look for our big First Exchange Bank sign and the American and West Virginian flags. Our building is very cozy and home-like, with green shutters outside and a clean, decorated environment inside.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

First Exchange Bank has a long history of service to the people and businesses of North Central West Virginia. We were bred by West Virginians and we remain proudly independent. The bigger banks may overlook smaller towns like Hundred, but we are dedicated to supporting communities of every size. Our First Exchange employees in Hundred are involved with school events and local festivities, hold positions on different boards, collect supplies for children and animals, and have a Secret Santa at Christmas.

As a longtime community bank, First Exchange donates time and money to local schools and causes upon request. Here in Hundred, our branch is involved with a variety of local organizations, including the Annual Breast Cancer Walk, Fall Fest, Old Fashioned Christmas, Hundred Area Pride (East Wetzel Trail), and We Care Food Pantry. We also support Long Drain School, Hundred High School, and Clay Battelle High School.

When you visit our Hundred location, you can expect to find polite, warm individuals who will greet you with smiles. We are ready to help with any and all of your financial needs. Come inside for lobby service or take advantage of our drive-up banking and ATM options. Parking, including handicapped spaces, is available in front and to either side of our building. Our entrance is also wheelchair accessible.

Looking for banks or lenders in Hundred? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing excellent service to each and every customer. We offer a full menu of personal and business banking accounts, products, and services. Ready to open a bank account in Hundred? Stop by or give us a call today!

Proud Partners



First Exchange Bank does not charge for Mobile Banking, but your mobile service provider may charge for text messaging and/or web access. Be sure to check your service provider for data rates.

NMLS 579178

Links

Personal Banking(<https://www.firstexchangebank.com/personal-banking/>)

Business Banking(<https://www.firstexchangebank.com/business-banking/>)

firstLINK Banking(<https://www.firstexchangebank.com/firstlink-banking/>)

About Us(<https://www.firstexchangebank.com/about-us/>)

Mannington



Branch Information

11 West Main Street
P.O. Box 388
Mannington, WV 26582

(tel:+1-304-986-1700) 304-986-1700

304-986-1711

[Get Directions](#)

Lobby Hours

Mon-Thurs: 9:00-3:00
Fri: 9:00-6:00

Drive-Thru Hours

Mon-Fri: 8:00-6:00

Sat: 9:00–12:00

Welcome

Welcome to the original location of First Exchange Bank in Mannington, WV, opened in 1932. You can find us on Route 250, next to the Walgreens and across from Miller's Hardware. Look for our white-pillared brick building with the American and West Virginian flags flying out front.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

First Exchange Bank has a long history of service to the people and businesses of North Central West Virginia. We were bred by West Virginians and we remain proudly independent. As a longtime community bank, First Exchange donates time and money to local schools and causes. Here in Mannington, our branch offers student banking to the local elementary and middle schools.

When you visit our Mannington location, you can expect to receive excellent customer service. Come inside for lobby service or take advantage of our drive-up ATM and two lanes of drive-up banking. Parking is available on the side and in the back of our building. Our back entrance is wheelchair accessible.

Looking for banks or lenders in Mannington? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing excellent service to each and every customer. We offer a full menu of personal and business banking accounts, products, and services. Stop by or give us a call today!

Proud Partners



First Exchange Bank does not charge for Mobile Banking, but your mobile service provider may charge for text messaging and/or web access. Be sure to check your service provider for data rates.

NMLS 579178

Links

Personal Banking(<https://www.firstexchangebank.com/personal-banking/>)

Business Banking(<https://www.firstexchangebank.com/business-banking/>)

firstLINK Banking(<https://www.firstexchangebank.com/firstlink-banking/>)

About Us(<https://www.firstexchangebank.com/about-us/>)

Resources(<https://www.firstexchangebank.com/resources/>)

Privacy Policy(/wp-content/uploads/2023/10/Privacy_Policy.pdf)

firstLink Privacy Policy(</firstlink-privacy-policy/>)

Site Map(</sitemap/>)

Contact

Pierpont Landing- Morgantown



Branch Information

1000 Mid Atlantic Drive
📍 Morgantown, WV 26508

(tel:+1-304-284-1700) 📞 304-284-1700

🏠 304-284-1706

[Get Directions](#)

🕒 Lobby Hours

Mon-Thurs: 9:00-4:00
Fri: 9:00-6:00
Sat: 9:00-12:00

🚗 Drive-Thru Hours

Mon-Fri: 8:00-6:00

Sat: 9:00–12:00

Welcome

Welcome to First Exchange Bank's newest location in the Morgantown area, Pierpont Landing. You can find us at 1000 Mid Atlantic Drive in the Pierpont Landing Center right off of Exit 7 of I-68.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

Opened in September of 2022, Our Pierpont Landing office compliments First Exchange Bank's other Morgantown location at 3051 University Avenue in the Suncrest neighborhood, and offers First Exchange Bank's full range of useful banking products and services for both businesses and consumers.

Since 2002, First Exchange Bank has called the Morgantown community home, and we are proud to be part of the "Fastest Growing Small Town in the Country." Looking for banks or lenders in Morgantown? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing excellent service to each and every customer. Stop by or give us a call today!

Suncrest-Morgantown



Branch Information

3051 University Ave
📍 Morgantown, WV 26505

(tel:+1-304-225-2600) 📞 304-225-2600

🏠 304-225-2605

[Get Directions](#)

🕒 Lobby Hours

Mon-Thurs: 9:00-4:00
Fri: 9:00-6:00
Sat: 9:00-12:00

🚗 Drive-Thru Hours

Mon-Fri: 8:00-6:00

Sat: 9:00–12:00

Welcome

Welcome to our newly renovated full-service office in the Suncrest area of Morgantown, WV. You can find us at 3051 University Avenue next to State Electric Supply and just a few doors down from our previous location at 3081 University Avenue.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 ATM

Your Neighborhood Bank

This advanced, state-of-the-art banking facility offers enhanced services and features including an open pod teller concept. Teller pods allow for more interactions between customers and staff, creating a more efficient and personal banking experience.

Since 2002 we have called the Suncrest area of Morgantown home, and we are proud to be part of the “Fastest Growing Small Town in the Country.” Our staff at the Suncrest office support local causes such as the Rotary Club, Special Olympics, Fire Departments, and youth bowling. Our branch is also affiliated with North Central West Virginia Home Builders and we get involved with the United Way, local schools and fire departments, and the Valley District Food Pantry.

Looking for banks or lenders in Morgantown? We are small enough to listen and big enough to help. First Exchange Bank focuses on providing excellent service to each and every customer. We offer a full menu of personal and business banking accounts, products, and services. Stop by or give us a call today!

White Hall



Branch Information

1 Heritage Way

📍 Whitehall, WV 26554

(tel:+1-304-534-7200) 📞 304-534-7200

📠 304-534-7720

[Get Directions](#)

🕒 Lobby Hours

Mon-Thurs: 9:00-4:00

Fri: 9:00-6:00

Sat: 9:00-12:00

Drive-Thru Hours

Mon-Fri: 8:00–6:00

Sat: 8:00–12:00

Welcome

Welcome to our full-service office and World Headquarters. You can find us on the corner of Route 250 and Nasa Blvd in White Hall, WV. Look for our modern style, gray and copper exterior. Overall, our new building boasts state-of-the-art design and technology inside and out. Features include drive-thru banking with twin pneumatic tube stations (a low one for cars and a high one for trucks), a 24/7 Smart ATM, and a biometric hand reader for the Safety Deposit Room. Parking is located in the rear and NASA Blvd side of the building.

Features & Services

- ✓ Drive-thru banking
- ✓ 24/7 Smart ATM
- ✓ Safety Deposit Room with biometric hand reader

Your Neighborhood Bank

First Exchange Bank has a long history of service to the people and businesses of North Central West Virginia. We are proudly independent and dedicated to supporting the communities we serve. Along with a state-of-the-art banking facility, the White Hall office will also include our operations center and executive offices. The new facility is easily accessible to I 79 at exit 132 and it will be the cornerstone of our mission to be North Central West Virginia's premier regional bank.

Try out our new Smart ATM, a 24/7 service available to First Exchange Banking customers with a valid deposit account and debit card. A Smart ATM can do all the things a regular ATM can, and much more:

- Deposit funds (up to first \$200 available immediately; the rest after check processing is complete)
- Transfer money

As a longtime community bank, First Exchange donates time and money to local schools and causes upon request. We also host the Annual Groundhog's Day Breakfast and a Real Estate Investor Seminar.

Looking for banks or lenders in White Hall? Stop by to see what we have to offer. First Exchange Bank focuses on serving the small business community and providing excellent service to each and every customer. We offer a full menu of personal and business banking accounts, products, and services. Give us a call today!

Proud Partners



First Exchange Bank does not charge for Mobile Banking, but your mobile service provider may charge for text messaging and/or web access. Be sure to check your service provider for data rates.

	20-Mar-24			
TYPE		RATE	COLLATERAL MARGIN	TERMS
NEW AUTOS				
2024-2023			100% OF MSRP	UP TO 84 MONTHS
USED AUTOS				
2022-2021			100% OF ORIGINAL MSRP OR RETAIL LOAN VALUE	72 MONTHS
2020-2019			NADA RETAIL VALUE	66 MONTHS
2018-2013			NADA RETAIL VALUE	60 MONTHS
OLDER AND NON-PURCHASED SECURED			<85,000 MILES	42 MONTHS
OLDER AND NON-PURCHASED SECURED			>85,000 MILES	30 MONTHS

REBUILT TITLES ADD 3.00%

* POLICY EXCEPTIONS ADD 1.00%*

BOATS, RECREATION VEHICLES, TRAVEL TRAILERS				
2024-2020			100% OF STICKER OR SALES PRICE	0-84 MONTHS
2024-2020			100% OF STICKER OR SALES PRICE	84-120 MONTHS*
2019-2013			NADA OR LOAN VALUE	UP TO 84 MONTHS
2010 & OLDER			NADA OR LOAN VALUE	48 MONTHS
2010 & OLDER			NADA OR LOAN VALUE	72 MONTHS
*LOAN AMOUNT MUST BE GREATER THAN \$10,000 TO KEEP AT 84-120 MONTHS				
FARM & LAWN EQUIPMENT				
NEW			100% OF STICKER OR SALES PRICE	60 MONTHS
NEW			100% OF STICKER OR SALES PRICE (OVER \$12,000)	72 MONTHS
NEW			100% OF STICKER OR SALES PRICE (OVER \$12,000)	120 MONTHS
USED			80% OF SALE PRICE	48 MONTHS
MOTORCYCLES				
NEW			100% OF STICKER OR SALES PRICE	60 MONTHS
USED			80% OF SALE PRICE	
ATVS				
NEW ONLY			100% OF STICKER OR SALES PRICE	60 MONTHS
USED			80% OF SALE PRICE	
HOUSEHOLD GOODS, FURNITURE, COMPUTERS, POOLS			SALE PRICE	36 MONTHS
PERSONAL LINE OF CREDIT - UNSECURED (\$35 ANNUAL FEE) \$35				
FEE WAIVED FIRST YEAR			PRIME + 5.00% w/ FLOOR OF 12.00% & CEILING OF 18.00%	DEMAND
SECURED AMORTIZED + \$125 FEE			NOT APPLICABLE	36 MONTHS
UNSECURED (AMORTIZED) \$500- \$1,499			NOT APPLICABLE	36 MONTHS
\$1,500- \$2,499 + \$20 FEE			NOT APPLICABLE	36 MONTHS
\$2,500 PLUS \$125 FEE			NOT APPLICABLE	36 MONTHS
UNSECURED (TIME) \$500- \$1,499			NOT APPLICABLE	12 MONTHS
\$1,500-2,999 +\$20 FEE			NOT APPLICABLE	12 MONTHS
\$3000- LOAN LIMIT + \$125 FEE			NOT APPLICABLE	12 MONTHS
SAVINGS ACCOUNTS AND CD'S			MUST BE 100% CASH SECURED	DEMAND/TERM
STOCKS-LISTED			75% OF MARKET VALUE	DEMAND
STOCKS- UNLISTED			60% OF MARKET VALUE -Requires Senior Lender Approval	DEMAND

\$125.00 Doc Fee Applies To All Loans Unless Otherwise Noted. Adjust fee to keep APR @ 18.00%

.50% Discount available for personal loans (not cash secured) if setup on AUTO TRANSFER from a First Exchange Bank deposit account

LENDING RATES AND GUIDELINES CONTINUED AS OF March 20, 2024

TYPE
MORTGAGE LOANS - RESIDENCE
1ST DEED OF TRUST
20 YR FIXED (minimum credit score 680)
15 YR FIXED (minimum credit score 680)
10 YR FIXED (minimum credit score 680)
7/3 YR ARM
7 YR FIXED - 3 YR ARM THEREAFTER
7/7 YR ARM CONSTRUCTION LOANS
7 YR FIXED- 7 YR ARM THEREAFTER
IMPROVED LAND - 3 YR ARM
RAW LAND - 3 YR ARM
HOME EQUITY LINE OF CREDIT
\$100 Annual Fee - Initial Rate Fixed for 24 mths
SECOND DEED OF TRUST - RESIDENCE
1 YR ARM (We Hold First Lien)
3 YR ARM (We Hold First Lien)
1 YR ARM (Other Bank Holds First Lien)



Effective Date:

March 19, 2024



CERTIFICATE OF DEPOSIT (CD) and INDIVIDUAL RETIREMENT ACCOUNT (IRA) RATES

TERM	RATE	ANNUAL PERCENTAGE YIELD (APY)	CD MINIMUM DEPOSIT	IRA MINIMUM DEPOSIT
91 Day			\$500.00	N/A
182 Day			\$500.00	N/A
10 Month			\$500.00	\$500.00
12 Month			\$500.00	\$500.00
15 Month			\$500.00	\$500.00
18 Month			\$500.00	\$500.00
24 Month			\$500.00	\$500.00
27 Month			\$500.00	\$500.00
30 Month			\$500.00	\$500.00
36 Month			\$500.00	\$500.00
48 Month			\$500.00	\$500.00
60 Month			\$500.00	\$500.00
72 Month			\$500.00	\$500.00

SPECIAL CERTIFICATE OF DEPOSIT (CD) and INDIVIDUAL RETIREMENT ACCOUNT (IRA) RATES

TERM	RATE	ANNUAL PERCENTAGE YIELD (APY)	CD MINIMUM DEPOSIT	IRA MINIMUM DEPOSIT
91 Day Special			\$2,500.00	N/A
182 Day Special			\$2,500.00	N/A
10 Month Special*			\$10,000.00	\$10,000.00
12 Month Special*			\$10,000.00	\$10,000.00
15 Month Special*			\$10,000.00	\$10,000.00
24 Month Special*			\$10,000.00	\$10,000.00
36 Month Special*			\$10,000.00	\$10,000.00

* Special CD Rate is valid for firstPlus and firstPlatinum Account Holders only. Limited time offer.

- Penalty for early withdrawal on CDs/IRAs 12 month term or less is 3 months interest . (July 1, 2011)
- Penalty for early withdrawal on CDs/IRAs term greater than 12 months is 6 months interest. (July 1, 2011)
- IRAs are subject to IRS penalties in addition to bank penalties listed above. Consult your tax advisor regarding IRS penalties.
- Please consult the IRA Account Disclosure Statement for account details.
- Fees may reduce earnings.
- Interest Rates and Annual Percentage Yields (APYs) are as of the effective date stated above and are subject to change without notice.

DEPOSIT ACCOUNT RATES

ACCOUNT TYPE	RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TIER INFORMATION	MINIMUM DEPOSIT TO OPEN
IRA Passbook			N/A	\$500.00
firstEssential			N/A	\$50.00
firstPlus			Less than \$1,000.00	\$50.00
firstPlus			\$1,000.00	\$50.00
firstPlatinum			Less than \$2,500.00	\$50.00
firstPlatinum			\$2,500.00	\$50.00
firstPlatinum			\$10,000.01	\$50.00
firstPlatinum			\$50,000.01	\$50.00
Savings			N/A	\$50.00*
NOW Account			N/A	\$500.00
Money Market			Less than \$10,000.00	\$1,000.00
Money Market			\$10,000.00	\$1,000.00
Money Market			\$25,000.00	\$1,000.00
Money Market			\$50,000.00	\$1,000.00
Money Market			\$100,000.00	\$1,000.00
Money Market			\$150,000.00	\$1,000.00
Christmas Club			N/A	\$10.00

- Fees may reduce earnings.
- Interest Rates and Annual Percentage Yields (APYs) are as of the effective date stated above and are subject to change without notice.
- *Minor Savings accounts require a minimum of \$25.00 to open the account.

SCHEDULE OF FEES

WHITE HALL
1 HERITAGE WAY, WHITE HALL, WV 26554

Count Check Fee	\$.50 each
Statement Request	\$5.00 for each statement requested.
Check Copy	\$3.00 each
Cashiers Checks	\$5.00 each
Stop Payment Orders	\$10.00
Insufficient Funds/Overdraft/Unavailable Fee	\$31.00 per item presented. Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other means.
Overdrawn Account Fee	additional \$5.00 fee every 5 days
Counter Deposit Slip	\$.25 each
Overdraft Protection	
Setup	\$5.00
Transfer	\$5.00 each
ODP Reinstatement Charge	to reinstate Overdraft Privilege \$25.00
Account Analysis Fee	\$20.00
Deposited Check Return - Commercial Only(do not present again)	\$10.00
Telephone Transfers	\$5.00
Research	\$30.00 per hour / \$30.00 minimum
Lost Loan Coupon Book	\$5.00
Wire Transfer	
Outgoing Domestic (Customer)	\$25.00
Outgoing International	\$65.00
Incoming (Customer)	\$12.00
Incoming International	\$15.00
Automated Teller Card/Debit Card.	
Annual Charge	FREE
Issue	FREE
Additional Cards for Acct. Owner	\$5.00 each
Replacement	\$5.00
ATM Fee Reimbursement Limits Per Month	Valid for non-First Exchange Bank ATM fee reimbursement at U.S. ATMs only
firstEssential	\$15
firstPlus	\$15
firstPlatinum	\$15
firstBenefits	\$15
firstPremiumInterest	\$15
firstDirectInterest	\$15
Notary Service	FREE Non-customer \$5.00
Xerox Copy	\$.25 each
Fax Service	
Out of State	\$1.00
In-State	\$1.00
Each additional page over 5	\$1.00
Incoming - per page	\$1.00
Wrapping/Counting Coin	
Customer / Non-commercial	FREE
Non-customer	2% of Total or Minimum of \$5.00
Coin/Cash Orders-Non Customer	\$1.00 Per Box, \$1.00 Per Strap, or .10\$ Per Roll (if not full box)
Night Depository Lock Bag	
1st Bag	\$25.00
Additional Bag(s)	\$25.00 each
U.S. Government Securities	\$40.00
Loan Amortization Schedule	\$20.00
Dormant Checking Account Charge (An account is dormant after 365 days with no customer initiated transaction)	\$5.00 per month
Check Printing	Fee depends on style of check ordered
Safe Deposit Boxes	Rental fee varies according to branch and box dimensions.
Lost Key	\$25.00

Drilling	\$175.00
Check Cashing Fee	
Non-Customer	2% of Check Minimum of \$5.00
Foreign Items	
Canadian Check Processing Fee	\$20 For First Item, \$5 Per Additional Item.
Other Foreign Check Processing Fee	\$35 For First Item, \$20 Per Additional Item.
Garnishment Order Processing Fee	\$100.00 each



CONTACTLESS DEBIT CARDS

It is easy as
1,2,3 Go!



CONTACTLESS DEBIT CARD

Benefits of a Contactless Card

Contactless debit cards can make checking out quick and easy: The tap-and-go process usually takes less than a second, which is quicker than inserting or swiping a chip card—and way faster than using cash. And contactless cards are just as secure as chip card at a chip-enabled register.

How Do They Work?

Contactless cards use radio-frequency identification (RFID) technology. This allows the card to communicate with the card reader when the card is held near the reader during a transaction.

Contactless cards also come with an EMV chip and the usual credit or debit card number, expiration date, security code and magnetic stripe. This gives cardholders a variety of options at the register. So if a store doesn't have contactless readers, you can still swipe your card or use the chip reader.

How Do You Use It?

1. Look for the contactless symbol. The four curved lines should appear on your card and the merchant's terminal.)))
2. When prompted, hold the card within one to two inches of the contactless symbol.
3. If your purchase is approved, you'll receive confirmation—typically a beep, green light or check mark.

www.FirstExchangeBank.com



NMLS #579178





Round Up

**Do More With
Your Debit Card
Purchases.**



Round Up

What is Round Up?

Round Up from First Exchange Bank allows debit cardholders to round up every point of sale transaction to the next dollar (or dollar increment). You can choose to round up and deposit the extra amount to your First Exchange Bank savings account that is tied to your debit card or donate the amount to a charity of your choice utilizing First Exchange Bank's online giving platform GoodCoins.io.

What is GoodCoins.io?

GoodCoins.io is First Exchange Bank's online giving charity platform for Round Up. GoodCoins.io collects your rounded up transactions and lets you pick from a wide range of national, regional, and local charities to donate your rounded up balance.

How do I sign up?

Visit www.FirstExchangeBank.com and use our Customer Information Form Web Page found in the resources tab to sign up or contact one of our 6 locations conveniently located in North Central West Virginia.

www.FirstExchangeBank.com



NMLS #579178





Since 1932, First Exchange Bank has been committed to providing the residents and businesses of North Central West Virginia with useful financial products and services that simplify their lives.



WHITE HALL

1 Heritage Way
White Hall, WV 26554
304.534.7200

MANNINGTON

11 W. Main St.
Mannington, WV 26582
304.986.1700

FAIRMONT

216 Fairmont Ave.
Fairmont, WV 26554
304.367.1700

PIERPONT LANDING

1000 Mid Atlantic Drive
Morgantown, WV 26508
304.284.1700

SUNCREST

3051 University Ave.
Morgantown, WV 26505
304.225.2600

FAIRVIEW

309 Main St.
PO Box 520
Fairview, WV 26570
304.449.1700

HUNDRED

3128 Hornet Hwy.
PO Box 780
Hundred, WV 26575
304.775.1700

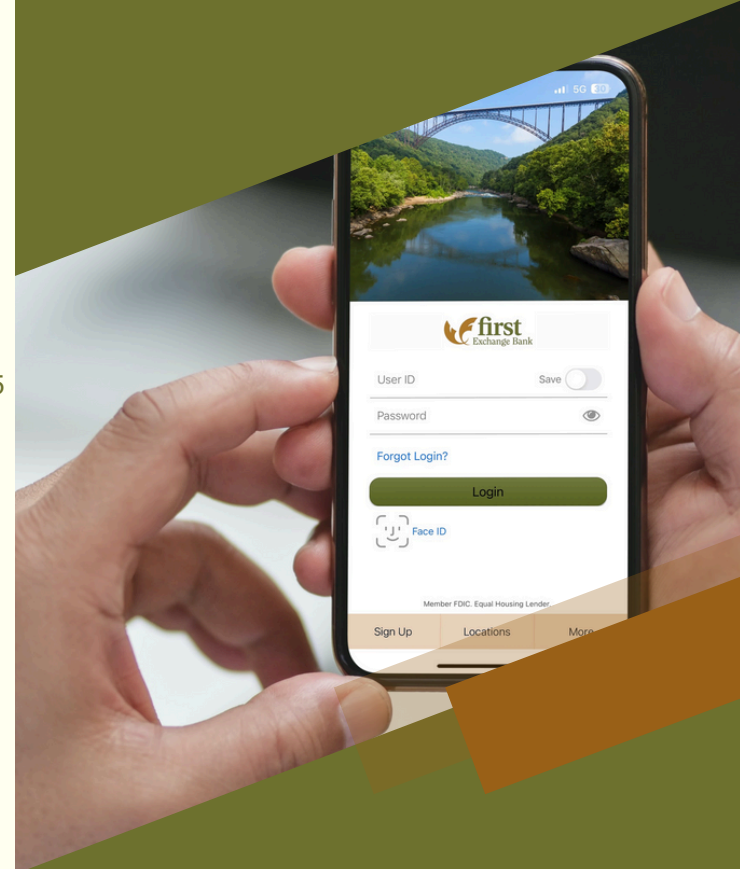
EMAIL: DepositServices@FirstExchangeBank.com



www.FirstExchangeBank.com



NMLS# 579178



firstLINK Banking
Bank Anywhere, Any Time!



firstLINK BANKING

No matter where you are, you can always connect with First Exchange Bank. Our Digital Banking products will keep you connected anywhere. From our mobile app, to text message banking, to our 24 hour telephone service, First Exchange Bank makes it easy to manage your finances on the go.

ONLINE BANKING

First Exchange Bank Online Banking is open late, weekends and holidays too. In fact, when you need access to your finances, Online Banking is ready 24-hours a day, 365 days a year. Keep tabs on all of your First Exchange Bank products from your desktop, laptop, or mobile device.

BILL PAY

Take control of your money and pay bills the easy way with First Exchange Bank Bill Pay. Our Bill Pay allows you to pay businesses or people, anywhere, anytime, all from one place.

MOBILE APP

We know that you are busy, so let us help make managing your finances a little easier. With our mobile app, you can make a transfer from the grocery store checkout, deposit a check from the comfort of your couch, or pay a bill while you're at the gym. No matter where you are, the First Exchange Bank app puts your finances at your fingertips.

TEXT MESSAGE BANKING

No smart phone? No problem! Our text message banking provides the perfect solution. Transfer funds, Receive balance information, and more with a simple text message.

E-STATEMENTS

Access your statements faster and more securely with e-statements. With e-statements you can cut back on paper clutter while still getting all the same information you would in a paper statement. Our e-statements are available for all of your First Exchange Bank accounts. Download and print them out, or store them securely online, it's up to you.

TELEPHONE BANKING

First Exchange Bank Telephone Banking makes getting the information you need about your accounts easy. Telephone Banking is available 24 hours a day, 7 days a week, so call anytime. It's like having your own personal teller whenever you need it. Best of all, it's completely free. Simply call [304.333.6700](tel:304.333.6700) or [866.313.4990](tel:866.313.4990) and follow the prompts.

ONLINE ACCOUNT OPENING

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304.775.1700

EMAIL: DepositServices@FirstExchangeBank.com



www.FirstExchangeBank.com



NMLS# 579178



Personal Loans

Making Financial Dreams A
Reality Since 1932!



Personal Loans

First Exchange Bank offers flexible personal loan options to meet your financial needs. Whether you're planning a dream vacation, consolidating debt, or making home improvements, our customizable loan solutions and knowledgeable lending staff can help you achieve your goals.

AUTO LOANS

When it comes to auto loans, First Exchange Bank puts you in the driver seat. You choose the vehicle you want, and we will set you up with a loan that fits your needs. We have a relationship with many local dealerships, so you may not even have to leave the lot. Just ask about First Exchange Bank when you are ready to buy your new vehicle.

SECURED LOANS

With a secured loan from First Exchange Bank, you can utilize your savings account or CD as collateral to help establish or repair your credit. As long as you repay your secured loan according to its terms, you'll be able to maintain your savings account balance while still earning interest. Secured loans are a great way to get a personal loan at the best rate possible.

UNSECURED LOANS

Are you in need of a smaller amount of money to purchase appliances or home furnishings, consolidating bills, auto repairs or going on vacation? First Exchange Bank offers fast and local decision making with an Unsecured Personal Loan and a repayment term that is best for you.

PERSONAL CREDIT LINES

At First Exchange Bank, we work to make life's complicated financial situations simple. A Personal Credit Line allows you to borrow only the money you need and use it to pay for what matters to you.

MORTGAGE LOANS

First Exchange Bank makes the home buying process simple and provides friendly service from beginning to end. Our knowledgeable mortgage loan officers can help you choose from a variety of mortgage options to fit your specific needs. Our local in-house lending means lower closing costs than most banks and ability finance up to 89.99%.

HOME EQUITY LINES OF CREDIT

Unlock your home's value with a Home Equity Line of Credit (HELOC) from First Exchange Bank. A HELOC allows you to borrow against the equity in your home and is a great way to help pay for a large expense like a home renovation, your child's college education, or taking that vacation you have been dreaming about.

CONSTRUCTION LOANS

Are you ready to build? Save time and money with a Single Close Construction Loan from First Exchange Bank. Our friendly and knowledgeable lending staff will work with you and help make your dream home a reality.





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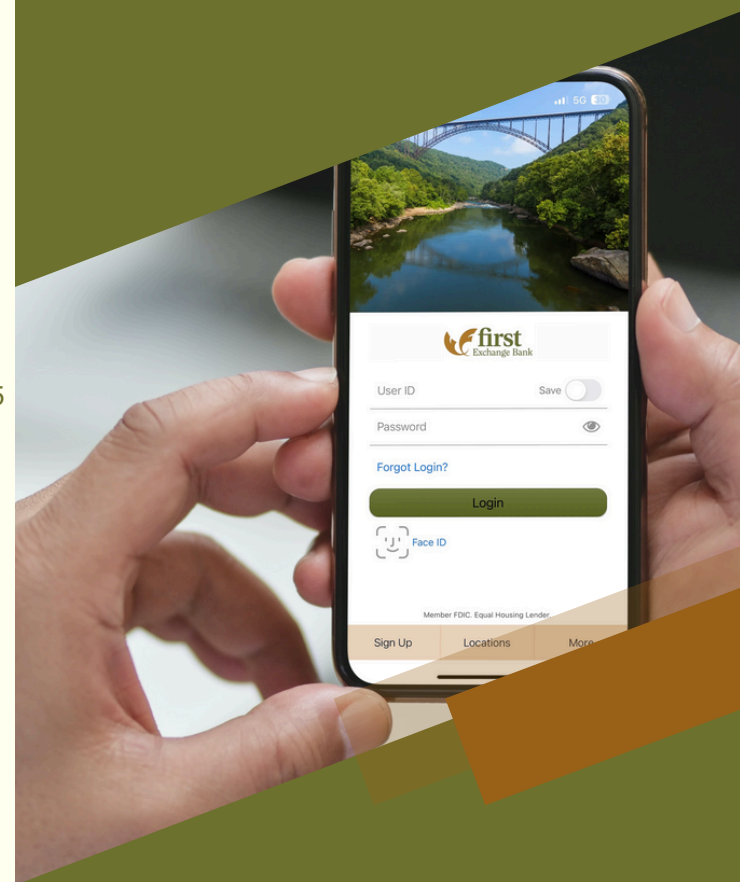
EMAIL: DepositServices@FirstExchangeBank.com



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First Exchange Bank

is committed to helping you reach your financial goals. From a Statement Savings to a CD or an IRA, we have designed our savings accounts with you in mind.



Certificate of Deposit

- Customers may choose from a variety of maturity options when investing in certificates of deposit. See our Customer Service Representative for further details. Substantial penalties may be imposed for early withdrawal

Individual Retirement Accounts (IRAs)

- IRAs allow customers to routinely save for their retirement years while earning a competitive rate of interest on a tax-deferred basis. An IRA account may be opened with an initial deposit of \$500

Savings

- A competitive rate of interest will be paid quarterly to customers who maintain a balance of \$50 or more
- \$50 initial deposit required to open account (\$25 for minors)
- If the account falls below \$100 (\$25 for minors), a monthly service fee of \$2.50 will be applied
- A \$5 fee will be assessed if account is closed within 90 days of opening

Money Market

- Interest paid on monthly statement date
- Customers will earn a competitive rate of interest on their balance
- If the monthly average daily balance falls below \$750, a service fee of \$10 will be applied
- \$1,000 initial deposit required to open an account

Christmas Club

- \$10 initial deposit required to open account
- A \$10 fee will be assessed if account is closed prior to transfer at maturity
- A competitive rate of interest will be paid on Christmas Club accounts



Contact First Exchange Bank:

WHITE HALL

304.534.7200
1 Heritage Way
White Hall, WV 26554

MANNINGTON

304.986.1700
11 W. Main Street
Mannington, WV 26582

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309 Main Street
PO Box 520
Fairview, WV 26570

Email: DepositServices@FirstExchangeBank.com



Go Green and reduce clutter by switching to online statements! Search "e-statements" on www.FirstExchangeBank.com to learn more!



Access Your Accounts 24/7
Toll-Free: 1.866.313.4990
Local: 304.333.6700

After-Hours Lost or Stolen ATM/Debit
Card Hotline: 1.800.236.2442

www.FirstExchangeBank.com



Deposit Accounts





No matter where you are,
you can always connect with
Mobile Banking products from
First Exchange Bank.

firstEssential, firstPlus, and firstPlatinum

All of our personal checking accounts include the following free perks:

- Free debit card*
- Internet banking
- Mobile app*
- Text message banking*
- Mobile check deposit*
- Bill pay
- Mobile wallets*
- Overdraft protection transfers*
- ATM fee reimbursement nationwide*

*Minimum deposit of \$50 required to open account. After the initial deposit, there is no minimum balance required to maintain account or its perks for firstEssential Checking. \$1,000 minimum average daily balance required to earn interest for firstPlus Checking and a \$2,500 minimum average daily balance required to earn interest for firstPlatinum Checking. There is a \$2 fee for mailed statements for firstEssential Checking. This fee will be waived if you maintain a minimum combined daily deposit balance of at least \$5,000 (checking, savings, and CD) on the last day of your statement cycle. Statements will only be mailed upon customer's request. Interest rates subject to change at any time. Service fee of \$10 per month applies for firstPlus Checking unless account qualifies for 2 of the listed buy-down items during statement cycle. If you qualify for one of the categories during a statement cycle, \$5 will be waived from the firstPlus Checking \$10 fee. Service fee of \$15 per month applies for firstPlatinum Checking, unless account qualifies for 3 of the listed buy-down items during the statement cycle. If you qualify for one of the categories during a statement cycle, \$5 will be waived from the firstPlatinum Checking \$15 fee; \$10 will be waived if you qualify for two of the categories during a statement cycle for firstPlatinum Checking. There is a \$5 replacement fee for debit cards. Overdraft Protection is available when linked to a savings account. We'll use the money from the linked account to pay transactions that overdraw your account. A \$15 limit on ATM fee reimbursement applies for firstEssential, \$25 limit for firstPlus, and \$45 limit for firstPlatinum Checking Accounts. Valid for non-First Exchange Bank ATM fee reimbursements at US ATMs only. See Customer Service Representative for more information about ID Theft Protection. Interest rate reduction good for one Consumer Loan (firstPlus or firstPlatinum). Message and data rates may apply. Contact your mobile provider. Fees may reduce account earnings.

firstEssential Checking

- Free e-statements*
- No monthly fee*
- No minimum balance required*
- \$2 fee for printed statements*

firstPlus Checking

- Free printed statements
- Interest bearing
- \$10 monthly fee
- Additional perks, select 2:
 - ID theft protection*
 - Free checks***
 - Free monthly movie at Tygart Valley Cinema**
 - Annual 25% discount on safe deposit box rental fee
 - 0.25% discount on a consumer (non-real estate secured) loan*
 - Free cashier's checks

- **Waive your \$10 monthly fee with any 2 of the following during your statement cycle:**
 - E-statements
 - At least 10 debit card charges
 - Direct deposit of at least \$500
 - Primary signer on an open consumer loan
 - Total deposit balance of at least \$5,000 (includes checking, savings, and CDs) on the last day of the statement cycle

firstPlatinum Checking

- Free printed statements
- Tiered interest
- \$15 monthly fee
- Additional perks:
 - ID theft protection*
 - Free checks***
 - Free monthly movie at Tygart Valley Cinema**
 - Annual 25% discount on safe deposit box rental fee
 - 0.25% discount on a consumer (non-real estate secured) loan*
 - Free cashier's checks
- **Waive your \$15 monthly fee with any 3 of the following during your statement cycle:**
 - E-statements
 - At least 10 debit card charges
 - Direct deposit of at least \$500
 - Primary signer on an open consumer loan
 - Total deposit balance of at least \$5,000 (includes checking, savings, and CDs) on the last day of the statement cycle

firstCashback Rewards Program

- Earn 1 point for every \$2 spent on signature based transactions using your First Exchange Bank debit card
- Redeem firstCashback Rewards for cashback or gift cards of \$50, \$ 75, or \$100, or fuel rewards at participating BP, CITGO, and Shell fuel stations

** Monthly movie subject to availability
*** Free Specialty Checks

N.O.W. Accounts

- Customer will earn a competitive rate of interest on their balance
- Unlimited check writing
- Interest paid on the monthly statement date
- \$500 initial deposit required to open account
- If balance falls below \$500, a service fee of \$5 will be applied monthly

firstStudent Checking¹

- Free debit card²
- Mobile app³
- Free online & text message banking³
- Free e-statements
- \$2 fee for printed statements
- Unlimited check writing
- No minimum balance required
- \$50 initial deposit required to open an account

¹ Eligibility Requirement for Students age 15-17.
² There is a \$5 replacement fee for debit cards.
³ Message and data rates apply. Contact your mobile provider.

Take 2 Checking

FDIC-Insured account for individuals who have been reported to ChexSystems (unless fraudulent activity was reported)

- Free debit card²
- Free online & text message banking³
- No minimum balance required
- \$8.95 monthly service fee
- No check writing or a fee will apply

² There is a \$5 replacement fee for debit cards.
³ Message and data rates apply. Contact your mobile provider.

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FEEL FREE

knowing your money is growing safely with our **GREAT CD Rates!**

3.25%^{APY*}
15 Month Special



***Annual Percentage Yield (APY). Must be a firstPlus or firstPlatinum account holder. Minimum Balance to open is \$10,000.00**

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NMLS# 579178





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Fairmont, WV 26554
304-367-1700

**Morgantown
Suncrest**

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Morgantown, WV 26505
304-225-2600

**Morgantown
Pierpont Landing**

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Morgantown, WV 26508
304-284-1700

Hundred

3128 Hornet Hwy.
P.O. Box 780
Hundred, WV 26575
304-775-1700

Fairview

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P.O. Box 520
Fairview, WV 26570
304-449-1700



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No matter the size of your business or the size of your payment volume, you can use back office check scanners to digitally capture front and back images of your check payments and reduce the cost associated with check handling and getting your deposits from your locations into your accounts. Check deposit information will be keyed, balanced, and verified to confirm that the total amount scanned matches the expected deposit amount.

Take advantage of this state-of-the-art, time-saving product for a minimal monthly fee. Contact any of our offices for more information.

Locations

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304.775.1700

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www.FirstExchangeBank.com



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Mannington, WV 26582

304.986.1700

304.986.1711 Fax

DepositOperations@FirstExchangeBank.com

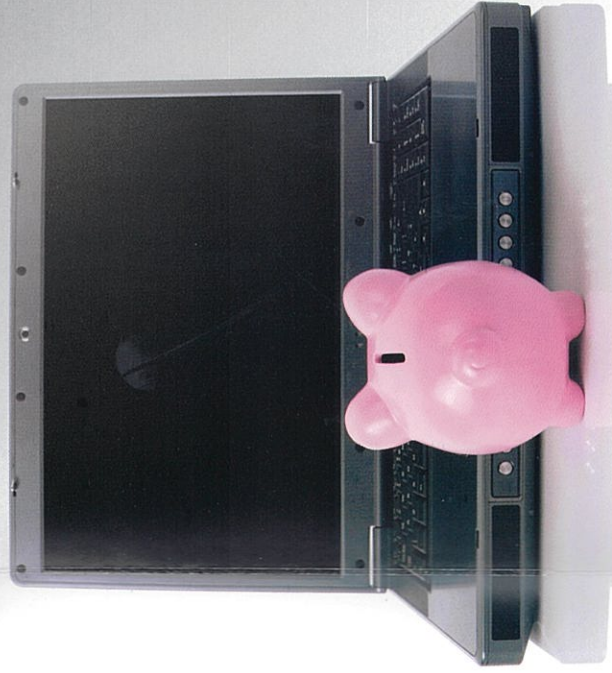
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“FirstLink”
Business
Connection

first
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"FirstLink" Business Connection



"FirstLink" Business Connection

The Shortest Distance Between Your Business and Your Bank is...

No Distance at All

Making a business deposit used to mean driving each of your remote locations, gathering up the checks, driving to the bank, standing in line, and conducting transactions with a teller. And if your remote locations had their own relationship with a bank in their area—multiple banks, multiple transactions, multiple possibilities for fraud, errors, and late deposits.

That's the way it used to be. Or, maybe, if your business doesn't use First Exchange Bank's "FirstLink" Business Connection, that's the way it still is.



First Exchange Bank's "FirstLink" Business Connection enables you to:

- ▲ Consolidate accounts
- ▲ Reduce posting errors
- ▲ Eliminate trips to the bank
- ▲ Reduce fraud
- ▲ Speed up your access to funds
- ▲ Reduce time to research checks and deposits
- ▲ Make deposits at your convenience
- ▲ Reduce document loss

With First Exchange Bank's "FirstLink" Business Connection, the shortest distance between your business and your bank is, well, no distance at all.

Call your local First Exchange Bank office today and find out how you can begin to experience the convenience, savings, and security of our "FirstLink" Business Connection system.



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11 W. Main St.

Mannington, WV 26582

304.986.1700

304.986.1711 Fax

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No matter the size of your business or the size of your payment volume, you can use our office check scanners to digitally capture front and back images of your check payments. This can help reduce the cost associated with check handling and getting your deposits from your locations into your accounts. Check deposit information will be keyed, balanced, and verified to confirm that the total amount scanned matches the expected deposit amount.

Take advantage of this state-of-the-art, time-saving product for a minimal monthly fee. Contact any of our offices for more information.

Locations

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Hundred, WV 26575

MORGANTOWN

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3081 University Avenue
Morgantown, WV 26505

MANNINGTON

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PO Box 388
Mannington, WV 26582

FAIRVIEW

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Fairmont, WV 26554



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White Hall, WV 26554

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DepositServices@FirstExchangeBank.com

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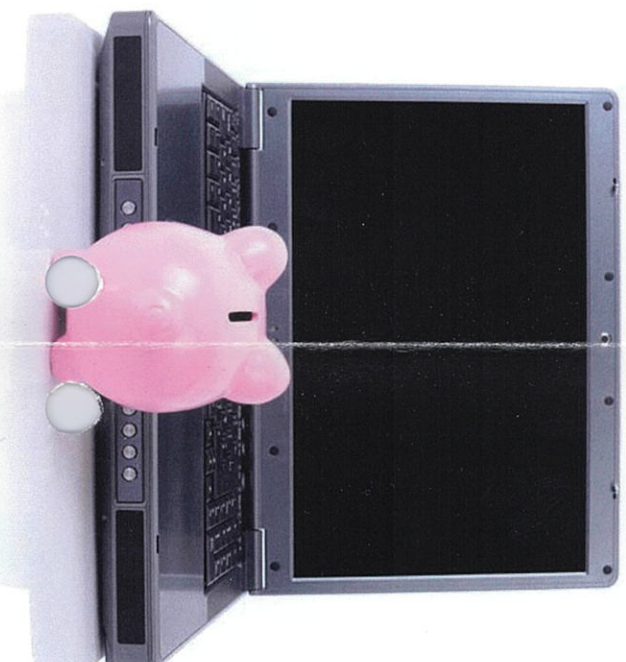


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Business
Connection



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"Firstlink" Business Connection



"Firstlink" Business Connection

The Shortest Distance Between Your Business and Your Bank is...

No Distance at All

Making a business deposit used to mean driving to each of your remote locations, gathering up the checks, driving to the bank, standing in line, and conducting transactions with a teller. If your remote area locations had their own relationship with a bank in their area, multiple possibilities for fraud, error and late deposits could be created.

That's the way it used to be until now!

Now saving time, saving money and increasing the security of your transactions is as easy as installing a small tabletop scanner linked to your PC and some easy-to-use image capture software.

First Exchange Bank's "Firstlink" Business Connection provides you with the capability to image-capture check payments at your business location and electronically deliver the images and MICR information to First Exchange Bank over a secure Internet connection. No more deposit slips, trips to the bank, or paying couriers to do the job for you.



First Exchange Bank's "Firstlink" Business Connection enables you to:

- ▶ Consolidate accounts
- ▶ Reduce posting errors
- ▶ Eliminate trips to the bank
- ▶ Reduce fraud
- ▶ Speed up your access to funds
- ▶ Reduce time to research checks and deposits
- ▶ Make deposits at your convenience
- ▶ Reduce document loss

With First Exchange Bank's "Firstlink" Business Connection, the shortest distance between your business and your bank is, well, no distance at all.

Call your local First Exchange Bank office today and find out how you can begin to experience the convenience, savings, and security of our "Firstlink" Business Connection system.



1 Heritage Way

White Hall, WV 26554

304.534.7200

DepositServices@FirstExchangeBank.com

www.FirstExchangeBank.com

Contact First Exchange Bank:

WHITE HALL

304.534.7200
1 Heritage Way
White Hall, WV 26554

HUNDRED

304.775.1700
3128 Hornet Highway
PO Box 780
Hundred, WV 26575

MANNINGTON

304.986.1700
11 W. Main Street
PO Box 388
Mannington, WV 26582

FAIRVIEW

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309 Main Street
PO Box 520
Fairview, WV 26570

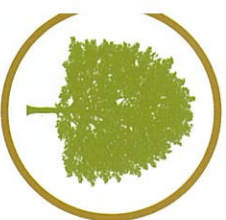
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304.225.2600
3081 University Avenue
Morgantown, WV 26505

FAIRMONT

304.367.1700
216 Fairmont Avenue
Fairmont, WV 26554

Email: DepositServices@FirstExchangeBank.com



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Local: 304.333.6700

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What is "FirstLink"?

Our "FirstLink" banking products provide you with cutting-edge technology that keeps you connected regardless of your location. Our products provide you with more access than ever to your accounts, helpful banking tools, and our top-of-the-line financial services. It's all part of our promise to be your bank "In Real Life."

"FirstLink" Mobile Banking Product Line

Our goal is to provide you with the best possible banking experience. We are constantly looking for ways to make banking easier and more convenient for you, which is why we have developed our "FirstLink" Mobile Banking Product Line!

Online Banking with Bill Pay



Text Message Banking



Mobile App



Mobile Wallet



Online Banking

Our Online Banking service gives you access to our banking services from your computer. Signing up for Online Banking is easy and FREE. Just go to www.FirstExchangeBank.com, and click "Sign Up

Today" to get started.

With our online banking, you can:

- ▷ Access all your deposit accounts
- ▷ Transfer funds between your accounts
- ▷ Pay bills and deposit checks
- ▷ View checks that have cleared
- ▷ Access online statements
- ▷ And more...

Security

First Exchange Bank uses a combination of state-of-the-art, industry-leading security technologies to monitor every transaction and ensure that your data stays secure.



Mobile App

We designed our Mobile App for people on the go. We streamlined our banking processes and created an easy-to-use app that gives you fast and convenient access to all your deposit accounts no matter how busy you are. Our Mobile Banking App is FREE* to everyone, and unrestricted access is also FREE* to all Online Banking customers.

With Our Mobile App, you can:

- ▷ Access all your deposit accounts
- ▷ Pay bills
- ▷ Locate the nearest First Exchange Bank ATMs and branches

- ▷ Transfer funds between accounts
- ▷ Deposit checks 24/7
- ▷ And more...

The First Exchange Bank Mobile App is available for Apple iPhones, iPads, and all Android smartphones at the Apple App Store or the Google Play Store. Find it by typing "First Exchange Bank" into the app store search field.

*Carrier data rates may apply.

Text Message Banking

Our Text Message Banking enables you to retrieve information about your First Exchange Bank deposit accounts from any mobile phone through SMS text messages. Text Message Banking is accessed by texting designated codes to 454545 from your mobile phone. This service is ideal for individuals on the go who would like quick and easy account balances and details. Our Text Message Banking service is offered FREE** to all Online Banking customers.

To sign up for Text Message Banking:

Log on to your Online Banking account at www.FirstExchangeBank.com. From the "Additional Services" tab, select the "Mobile Banking & Alerts" option, then follow the prompts.

- With Text Message Banking, you can:**
- ▷ Receive current balances for any of your active deposit accounts.
 - ▷ Transfer funds from your designated source account to your primary account.
 - ▷ Receive information regarding recent transactions for your primary account.
 - ▷ And more...

**Message and data rates may apply.



FirstEssential Account

PERSONAL SAVINGS

CONSUMER 1ST DT

72 MONTH TD - IRA

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Keep your business spending separate from your personal and enjoy these great features:

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- Zero Fraud Liability
- Travel Accident Insurance¹
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● and much more.

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- Access your account online.

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Spend more money on your business, not on fees.

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- **Small Business Rewards** - Make purchases and earn one point for every net dollar you spend. Enjoy points when you order from an office supply store, rent a car or buy airline tickets. Redeem points for merchandise and travel rewards. Points don't expire.

*See Business Card Pricing Information for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval.

¹Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

²To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage.



CRA ASSESSMENT
AND
CRA ASSESSMENT AREA MAPS

2023 FFIEC Census Report - Summary Census Demographic Information

State: 54 - WEST VIRGINIA (WV)

County: 049 - MARION COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
54	049	0201.00	Low	No	45.28	\$64,200	\$29,070	\$25,000	1051	24.74	260	113	326
54	049	0202.00	Moderate	No	52.95	\$64,200	\$33,994	\$29,232	3046	21.77	663	391	1431
54	049	0203.00	Upper	No	169.97	\$64,200	\$109,121	\$93,833	3788	12.59	477	1188	1718
54	049	0204.00	Upper	No	131.10	\$64,200	\$84,166	\$72,375	1921	10.15	195	432	492
54	049	0205.00	Middle	No	88.76	\$64,200	\$56,984	\$49,000	2036	39.78	810	480	901
54	049	0206.00	Middle	No	117.87	\$64,200	\$75,673	\$65,071	1539	11.50	177	497	748
54	049	0207.00	Middle	No	96.10	\$64,200	\$61,696	\$53,056	3901	9.05	353	1132	1655
54	049	0208.00	Moderate	No	50.51	\$64,200	\$32,427	\$27,887	3241	12.37	401	780	1383
54	049	0209.00	Middle	No	108.09	\$64,200	\$69,394	\$59,675	4257	8.69	370	1205	1663
54	049	0210.01	Upper	No	138.94	\$64,200	\$89,199	\$76,705	3190	6.18	197	1092	1431
54	049	0210.02	Upper	No	172.20	\$64,200	\$110,552	\$95,068	2124	5.56	118	900	971
54	049	0211.00	Middle	No	116.68	\$64,200	\$74,909	\$64,414	2588	9.20	238	754	1091
54	049	0212.01	Upper	No	157.86	\$64,200	\$101,346	\$87,150	3557	9.59	341	1068	1454
54	049	0212.02	Upper	No	132.89	\$64,200	\$85,315	\$73,365	2422	8.01	194	968	1085
54	049	0213.00	Upper	No	145.15	\$64,200	\$93,186	\$80,133	3589	8.55	307	1267	1685
54	049	0214.00	Upper	No	126.80	\$64,200	\$81,406	\$70,000	1848	7.95	147	731	903
54	049	0215.00	Middle	No	105.67	\$64,200	\$67,840	\$58,340	3359	8.25	277	1267	1751
54	049	0216.01	Upper	No	144.96	\$64,200	\$93,064	\$80,030	2178	5.33	116	823	1165
54	049	0216.02	Middle	No	99.91	\$64,200	\$64,142	\$55,156	2056	5.30	109	670	816
54	049	0217.00	Middle	No	117.74	\$64,200	\$75,589	\$65,000	1872	6.30	118	567	735
54	049	0218.00	Middle	No	110.95	\$64,200	\$71,230	\$61,250	2642	4.31	114	810	1277

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 54 - WEST VIRGINIA (WV)

County: 049 - MARION COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
54	049	0201.00	Low	\$55,205	\$64,200	37.92	45.28	\$25,000	\$29,070	\$21,537
54	049	0202.00	Moderate	\$55,205	\$64,200	44.01	52.95	\$29,232	\$33,994	\$27,581
54	049	0203.00	Upper	\$55,205	\$64,200	11.09	169.97	\$93,833	\$109,121	\$75,884
54	049	0204.00	Upper	\$55,205	\$64,200	29.01	131.10	\$72,375	\$84,166	\$52,096
54	049	0205.00	Middle	\$55,205	\$64,200	29.39	88.76	\$49,000	\$56,984	\$37,091
54	049	0206.00	Middle	\$55,205	\$64,200	14.23	117.87	\$65,071	\$75,673	\$53,750
54	049	0207.00	Middle	\$55,205	\$64,200	11.51	96.10	\$53,056	\$61,696	\$45,631
54	049	0208.00	Moderate	\$55,205	\$64,200	31.43	50.51	\$27,887	\$32,427	\$31,445
54	049	0209.00	Middle	\$55,205	\$64,200	8.67	108.09	\$59,675	\$69,394	\$55,768
54	049	0210.01	Upper	\$55,205	\$64,200	8.88	138.94	\$76,705	\$89,199	\$66,220
54	049	0210.02	Upper	\$55,205	\$64,200	9.91	172.20	\$95,068	\$110,552	\$80,625
54	049	0211.00	Middle	\$55,205	\$64,200	5.12	116.68	\$64,414	\$74,909	\$56,028
54	049	0212.01	Upper	\$55,205	\$64,200	4.08	157.86	\$87,150	\$101,346	\$71,000
54	049	0212.02	Upper	\$55,205	\$64,200	4.86	132.89	\$73,365	\$85,315	\$64,185
54	049	0213.00	Upper	\$55,205	\$64,200	16.41	145.15	\$80,133	\$93,186	\$66,017
54	049	0214.00	Upper	\$55,205	\$64,200	20.70	126.80	\$70,000	\$81,406	\$55,673
54	049	0215.00	Middle	\$55,205	\$64,200	7.42	105.67	\$58,340	\$67,840	\$54,100
54	049	0216.01	Upper	\$55,205	\$64,200	7.58	144.96	\$80,030	\$93,064	\$53,382
54	049	0216.02	Middle	\$55,205	\$64,200	17.02	99.91	\$55,156	\$64,142	\$49,583
54	049	0217.00	Middle	\$55,205	\$64,200	15.72	117.74	\$65,000	\$75,589	\$59,766
54	049	0218.00	Middle	\$55,205	\$64,200	19.14	110.95	\$61,250	\$71,230	\$47,500



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
54	049	0201.00	1051	24.74	126	587	791	260	2	3	147	33	75
54	049	0202.00	3046	21.77	481	1320	2383	663	25	17	262	106	253
54	049	0203.00	3788	12.59	894	1549	3311	477	5	59	119	85	209
54	049	0204.00	1921	10.15	419	646	1726	195	2	42	53	22	76
54	049	0205.00	2036	39.78	542	737	1226	810	7	5	580	37	181
54	049	0206.00	1539	11.50	428	696	1362	177	1	15	44	23	94
54	049	0207.00	3901	9.05	884	1466	3548	353	5	12	61	62	213
54	049	0208.00	3241	12.37	753	1293	2840	401	0	11	110	48	232
54	049	0209.00	4257	8.69	1049	1489	3887	370	9	22	74	54	211
54	049	0210.01	3190	6.18	998	1337	2993	197	10	7	30	40	110
54	049	0210.02	2124	5.56	731	907	2006	118	3	0	7	29	79
54	049	0211.00	2588	9.20	781	1163	2350	238	0	16	51	48	123
54	049	0212.01	3557	9.59	929	1484	3216	341	9	52	66	63	151
54	049	0212.02	2422	8.01	775	1073	2228	194	2	14	25	43	110
54	049	0213.00	3589	8.55	1203	1559	3282	307	2	3	97	32	173
54	049	0214.00	1848	7.95	558	820	1701	147	11	2	32	22	80
54	049	0215.00	3359	8.25	1091	1536	3082	277	11	3	51	24	188
54	049	0216.01	2178	5.33	650	956	2062	116	2	0	13	28	73
54	049	0216.02	2056	5.30	542	734	1947	109	2	9	10	18	70
54	049	0217.00	1872	6.30	500	657	1754	118	8	1	4	42	63
54	049	0218.00	2642	4.31	726	1024	2528	114	3	6	8	16	81

2023 FFIEC Census Report - Summary Census Housing Information

State: 54 - WEST VIRGINIA (WV)

County: 049 - MARION COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
54	049	0201.00	816	326	76	No	113	229	113	474
54	049	0202.00	1487	1431	0	No	391	167	391	929
54	049	0203.00	1820	1718	65	No	1188	271	1188	361
54	049	0204.00	682	492	46	No	432	36	432	214
54	049	0205.00	966	901	67	No	480	229	480	257
54	049	0206.00	748	748	71	No	497	52	497	199
54	049	0207.00	1837	1655	68	No	1132	371	1132	334
54	049	0208.00	1513	1383	74	No	780	220	780	513
54	049	0209.00	1728	1663	47	No	1205	239	1205	284
54	049	0210.01	1457	1431	43	No	1092	120	1092	245
54	049	0210.02	971	971	43	No	900	64	900	7
54	049	0211.00	1210	1091	53	No	754	47	754	409
54	049	0212.01	1615	1454	29	No	1068	131	1068	416
54	049	0212.02	1106	1085	53	No	968	33	968	105
54	049	0213.00	1726	1685	72	No	1267	167	1267	292
54	049	0214.00	903	903	58	No	731	83	731	89
54	049	0215.00	1770	1751	52	No	1267	234	1267	269
54	049	0216.01	1165	1165	73	No	823	209	823	133
54	049	0216.02	816	816	72	No	670	82	670	64
54	049	0217.00	758	735	0	No	567	101	567	90
54	049	0218.00	1277	1277	45	No	810	253	810	214

2023 FFIEC Census Report - Summary Census Demographic Information

State: 54 - WEST VIRGINIA (WV)

County: 061 - MONONGALIA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
54	061	0101.01	Unknown	No	0.00	\$90,600	\$0	\$0	1471	15.09	222	0	279
54	061	0101.03	Low	No	27.72	\$90,600	\$25,114	\$21,513	3355	17.53	588	45	667
54	061	0101.04	Unknown	No	0.00	\$90,600	\$0	\$0	2967	22.75	675	126	458
54	061	0102.02	Middle	No	82.35	\$90,600	\$74,609	\$63,895	4519	17.33	783	482	1009
54	061	0102.03	Moderate	No	69.17	\$90,600	\$62,668	\$53,672	3235	26.43	855	251	696
54	061	0102.04	Moderate	No	56.23	\$90,600	\$50,944	\$43,629	2720	24.41	664	23	193
54	061	0104.00	Middle	No	88.61	\$90,600	\$80,281	\$68,750	3825	19.16	733	1005	1736
54	061	0106.01	Middle	No	94.22	\$90,600	\$85,363	\$73,102	4199	28.70	1205	497	689
54	061	0106.02	Upper	No	149.91	\$90,600	\$135,818	\$116,307	2221	29.13	647	273	490
54	061	0107.00	Middle	No	90.72	\$90,600	\$82,192	\$70,391	3682	19.01	700	576	1491
54	061	0108.00	Middle	No	90.52	\$90,600	\$82,011	\$70,231	4643	15.25	708	1179	1579
54	061	0109.01	Upper	No	133.18	\$90,600	\$120,661	\$103,333	2884	19.31	557	457	1251
54	061	0109.02	Upper	No	128.57	\$90,600	\$116,484	\$99,750	3323	14.57	484	1355	1749
54	061	0110.00	Moderate	No	60.38	\$90,600	\$54,704	\$46,850	4106	25.72	1056	952	1377
54	061	0111.00	Middle	No	97.07	\$90,600	\$87,945	\$75,313	2918	16.07	469	714	1356
54	061	0112.00	Moderate	No	78.69	\$90,600	\$71,293	\$61,058	2992	15.54	465	996	1685
54	061	0113.00	Middle	No	100.13	\$90,600	\$90,718	\$77,688	4133	7.77	321	1233	1659
54	061	0114.00	Middle	No	109.51	\$90,600	\$99,216	\$84,964	3612	2.88	104	1128	1439
54	061	0115.00	Middle	No	95.01	\$90,600	\$86,079	\$73,720	5322	9.68	515	1465	2010
54	061	0116.01	Middle	No	80.43	\$90,600	\$72,870	\$62,406	2769	23.94	663	465	645
54	061	0116.02	Upper	No	126.31	\$90,600	\$114,437	\$98,000	4144	16.29	675	1085	1346
54	061	0117.00	Upper	No	157.44	\$90,600	\$142,641	\$122,150	4483	13.09	587	1275	1518
54	061	0118.03	Middle	No	101.35	\$90,600	\$91,823	\$78,636	3905	8.27	323	1069	1281
54	061	0118.04	Middle	No	110.23	\$90,600	\$99,868	\$85,521	4527	7.51	340	1156	1399
54	061	0118.05	Middle	No	91.70	\$90,600	\$83,080	\$71,151	4444	10.04	446	1301	1588
54	061	0118.06	Upper	No	182.95	\$90,600	\$165,753	\$141,944	5763	10.72	618	1908	2224

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
54	061	0119.00	Upper	No	132.88	\$90,600	\$120,389	\$103,094	4422	7.87	348	1318	1559
54	061	0120.00	Upper	No	156.98	\$90,600	\$142,224	\$121,797	5238	21.23	1112	1084	1387

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 54 - WEST VIRGINIA (WV)

County: 061 - MONONGALIA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
54	061	0101.01	Unknown	\$77,584	\$90,600	57.94	0.00	\$0	\$0	\$15,398
54	061	0101.03	Low	\$77,584	\$90,600	74.18	27.72	\$21,513	\$25,114	\$10,500
54	061	0101.04	Unknown	\$77,584	\$90,600	53.29	0.00	\$0	\$0	\$20,913
54	061	0102.02	Middle	\$77,584	\$90,600	52.75	82.35	\$63,895	\$74,609	\$25,515
54	061	0102.03	Moderate	\$77,584	\$90,600	35.05	69.17	\$53,672	\$62,668	\$37,586
54	061	0102.04	Moderate	\$77,584	\$90,600	55.79	56.23	\$43,629	\$50,944	\$20,950
54	061	0104.00	Middle	\$77,584	\$90,600	19.84	88.61	\$68,750	\$80,281	\$50,148
54	061	0106.01	Middle	\$77,584	\$90,600	18.00	94.22	\$73,102	\$85,363	\$38,456
54	061	0106.02	Upper	\$77,584	\$90,600	31.17	149.91	\$116,307	\$135,818	\$54,289
54	061	0107.00	Middle	\$77,584	\$90,600	27.49	90.72	\$70,391	\$82,192	\$41,991
54	061	0108.00	Middle	\$77,584	\$90,600	24.68	90.52	\$70,231	\$82,011	\$57,313
54	061	0109.01	Upper	\$77,584	\$90,600	37.66	133.18	\$103,333	\$120,661	\$42,520
54	061	0109.02	Upper	\$77,584	\$90,600	16.87	128.57	\$99,750	\$116,484	\$71,577
54	061	0110.00	Moderate	\$77,584	\$90,600	26.69	60.38	\$46,850	\$54,704	\$36,723
54	061	0111.00	Middle	\$77,584	\$90,600	9.91	97.07	\$75,313	\$87,945	\$50,938
54	061	0112.00	Moderate	\$77,584	\$90,600	30.74	78.69	\$61,058	\$71,293	\$42,731
54	061	0113.00	Middle	\$77,584	\$90,600	7.63	100.13	\$77,688	\$90,718	\$61,875
54	061	0114.00	Middle	\$77,584	\$90,600	10.19	109.51	\$84,964	\$99,216	\$72,614
54	061	0115.00	Middle	\$77,584	\$90,600	8.56	95.01	\$73,720	\$86,079	\$57,218
54	061	0116.01	Middle	\$77,584	\$90,600	5.27	80.43	\$62,406	\$72,870	\$56,086
54	061	0116.02	Upper	\$77,584	\$90,600	9.92	126.31	\$98,000	\$114,437	\$56,832
54	061	0117.00	Upper	\$77,584	\$90,600	7.78	157.44	\$122,150	\$142,641	\$75,250
54	061	0118.03	Middle	\$77,584	\$90,600	7.97	101.35	\$78,636	\$91,823	\$76,688
54	061	0118.04	Middle	\$77,584	\$90,600	8.45	110.23	\$85,521	\$99,868	\$65,565
54	061	0118.05	Middle	\$77,584	\$90,600	10.73	91.70	\$71,151	\$83,080	\$66,538
54	061	0118.06	Upper	\$77,584	\$90,600	4.67	182.95	\$141,944	\$165,753	\$114,955
54	061	0119.00	Upper	\$77,584	\$90,600	7.17	132.88	\$103,094	\$120,389	\$103,000
54	061	0120.00	Upper	\$77,584	\$90,600	14.16	156.98	\$121,797	\$142,224	\$100,897



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
54	061	0101.01	1471	15.09	108	516	1249	222	2	36	63	57	64
54	061	0101.03	3355	17.53	190	738	2767	588	6	109	154	112	207
54	061	0101.04	2967	22.75	140	878	2292	675	1	170	131	181	192
54	061	0102.02	4519	17.33	544	1560	3736	783	3	132	177	234	237
54	061	0102.03	3235	26.43	559	1620	2380	855	5	341	177	166	166
54	061	0102.04	2720	24.41	110	551	2056	664	5	229	185	97	148
54	061	0104.00	3825	19.16	981	2003	3092	733	4	162	231	125	211
54	061	0106.01	4199	28.70	607	1273	2994	1205	2	484	290	206	223
54	061	0106.02	2221	29.13	321	1022	1574	647	2	315	129	78	123
54	061	0107.00	3682	19.01	699	1548	2982	700	12	73	242	132	241
54	061	0108.00	4643	15.25	989	1697	3935	708	8	145	152	140	263
54	061	0109.01	2884	19.31	544	1311	2327	557	17	58	157	130	195
54	061	0109.02	3323	14.57	1072	1769	2839	484	9	57	122	121	175
54	061	0110.00	4106	25.72	699	1871	3050	1056	3	90	523	207	233
54	061	0111.00	2918	16.07	587	1655	2449	469	8	49	131	82	199
54	061	0112.00	2992	15.54	805	1763	2527	465	5	18	162	101	179
54	061	0113.00	4133	7.77	1217	1535	3812	321	9	9	34	53	216
54	061	0114.00	3612	2.88	885	1253	3508	104	3	0	5	18	78
54	061	0115.00	5322	9.68	1201	1861	4807	515	5	24	112	74	300
54	061	0116.01	2769	23.94	518	833	2106	663	3	212	189	105	154
54	061	0116.02	4144	16.29	954	1809	3469	675	10	178	170	126	191
54	061	0117.00	4483	13.09	1129	1648	3896	587	4	122	97	133	231
54	061	0118.03	3905	8.27	976	1230	3582	323	0	44	44	54	181
54	061	0118.04	4527	7.51	887	1324	4187	340	2	41	42	77	178
54	061	0118.05	4444	10.04	1243	1602	3998	446	3	72	68	99	204
54	061	0118.06	5763	10.72	1618	2233	5145	618	7	136	70	142	263
54	061	0119.00	4422	7.87	1085	1442	4074	348	3	34	26	81	204
54	061	0120.00	5238	21.23	997	1688	4126	1112	6	452	185	177	292

2023 FFIEC Census Report - Summary Census Housing Information

State: 54 - WEST VIRGINIA (WV)

County: 061 - MONONGALIA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
54	061	0101.01	596	279	50	Yes	0	80	0	516
54	061	0101.03	975	667	29	Yes	45	237	45	693
54	061	0101.04	1061	458	46	Yes	126	183	75	752
54	061	0102.02	1926	1009	38	Yes	482	366	482	1078
54	061	0102.03	1799	696	28	Yes	251	179	207	1369
54	061	0102.04	588	193	35	Yes	23	37	23	528
54	061	0104.00	2278	1736	47	Yes	1005	275	997	998
54	061	0106.01	1725	689	25	Yes	497	452	426	776
54	061	0106.02	1209	490	22	Yes	273	187	273	749
54	061	0107.00	1896	1491	72	Yes	576	348	576	972
54	061	0108.00	1815	1579	27	Yes	1179	118	1179	518
54	061	0109.01	1453	1251	0	Yes	457	142	457	854
54	061	0109.02	1898	1749	49	Yes	1355	129	1355	414
54	061	0110.00	1965	1377	48	Yes	952	94	926	919
54	061	0111.00	1681	1356	61	Yes	714	26	714	941
54	061	0112.00	2007	1685	49	Yes	996	244	983	767
54	061	0113.00	1659	1659	40	No	1233	124	1233	302
54	061	0114.00	1460	1439	42	No	1128	207	1128	125
54	061	0115.00	2122	2010	42	Yes	1465	261	1465	396
54	061	0116.01	958	645	19	No	465	125	465	368
54	061	0116.02	1850	1346	14	Yes	1085	41	1085	724
54	061	0117.00	1855	1518	27	No	1275	207	1213	373
54	061	0118.03	1325	1281	40	Yes	1069	95	1069	161
54	061	0118.04	1402	1399	29	Yes	1156	78	1153	168
54	061	0118.05	1726	1588	30	Yes	1301	124	1301	301
54	061	0118.06	2361	2224	24	No	1908	128	1908	325
54	061	0119.00	1597	1559	26	No	1318	155	1318	124
54	061	0120.00	1860	1387	45	Yes	1084	172	1084	604



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
54	103	0049.00	Middle	Yes*	115.17	\$64,200	\$73,939	\$63,583	3589	5.24	188	1084	1440
54	103	0304.00	Moderate	No	70.09	\$64,200	\$44,998	\$38,697	2476	5.17	128	849	1682
54	103	0305.00	Middle	Yes*	115.47	\$64,200	\$74,132	\$63,750	3225	4.47	144	1312	2139
54	103	0307.00	Middle	Yes*	109.73	\$64,200	\$70,447	\$60,579	3927	5.32	209	1214	2058
54	103	0308.00	Upper	No	129.44	\$64,200	\$83,100	\$71,458	1225	5.63	69	433	638
54	103	9999.99	Middle	No	105.73	\$64,200	\$67,879	\$58,372	14442	5.11	738	4892	7957

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 54 - WEST VIRGINIA (WV)

County: 103 - WETZEL COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
54	103	0049.00	Middle	\$55,205	\$64,200	19.72	115.17	\$63,583	\$73,939	\$44,805
54	103	0304.00	Moderate	\$55,205	\$64,200	19.90	70.09	\$38,697	\$44,998	\$37,296
54	103	0305.00	Middle	\$55,205	\$64,200	24.36	115.47	\$63,750	\$74,132	\$38,598
54	103	0307.00	Middle	\$55,205	\$64,200	17.65	109.73	\$60,579	\$70,447	\$53,462
54	103	0308.00	Upper	\$55,205	\$64,200	16.97	129.44	\$71,458	\$83,100	\$44,489
54	103	9999.99	Middle	\$55,205	\$64,200	20.14	105.73	\$58,372	\$67,879	\$44,539



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
54	103	0049.00	3589	5.24	739	1396	3401	188	6	25	15	33	109
54	103	0304.00	2476	5.17	677	1029	2348	128	2	2	3	21	100
54	103	0305.00	3225	4.47	944	1525	3081	144	0	0	3	22	119
54	103	0307.00	3927	5.32	1073	1582	3718	209	9	12	9	48	131
54	103	0308.00	1225	5.63	326	490	1156	69	1	11	4	24	29
54	103	9999.99	14442	5.11	3759	6022	13704	738	18	50	34	148	488

2023 FFIEC Census Report - Summary Census Housing Information

State: 54 - WEST VIRGINIA (WV)

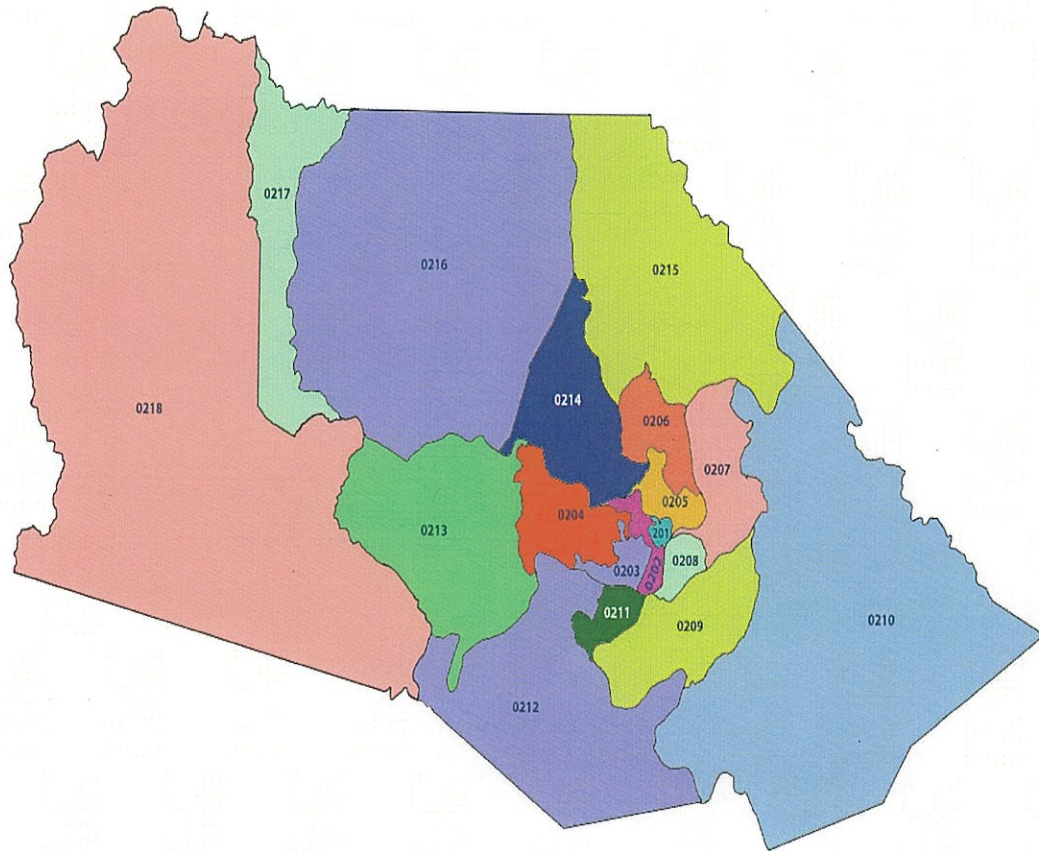
County: 103 - WETZEL COUNTY

Tract: All Tracts

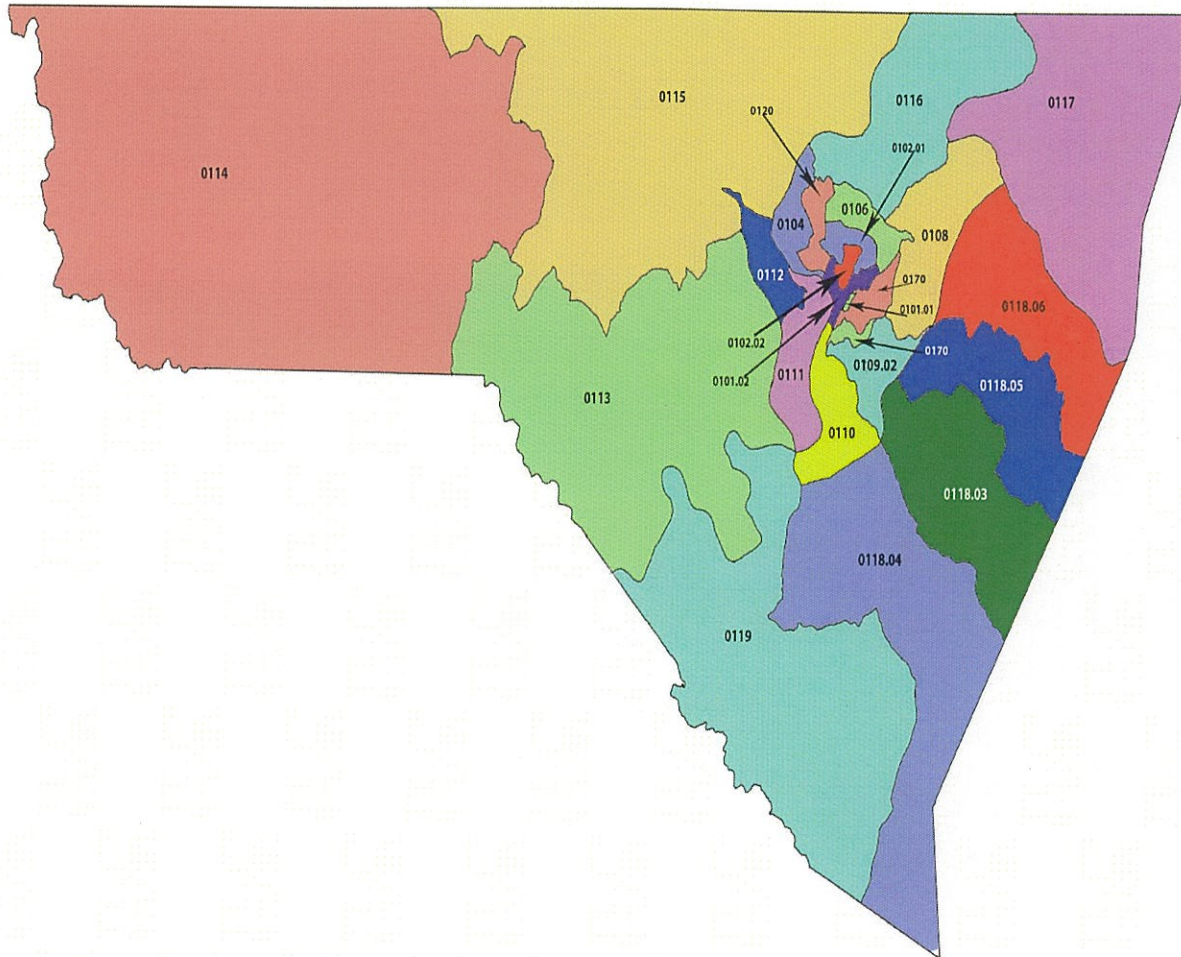


State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
54	103	0049.00	1568	1440	48	No	1084	172	1084	312
54	103	0304.00	1699	1682	58	No	849	670	849	180
54	103	0305.00	2162	2139	50	No	1312	637	1312	213
54	103	0307.00	2103	2058	64	No	1214	521	1214	368
54	103	0308.00	661	638	56	No	433	171	433	57
54	103	9999.99	8193	7957	55	No	4892	2171	4892	1130

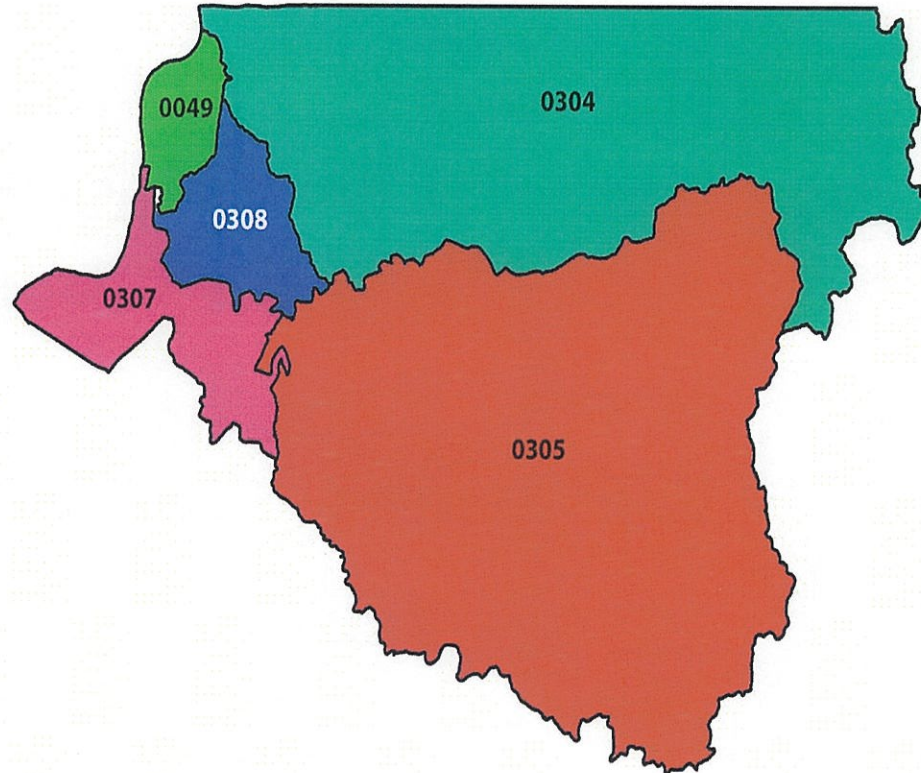
MARION COUNTY



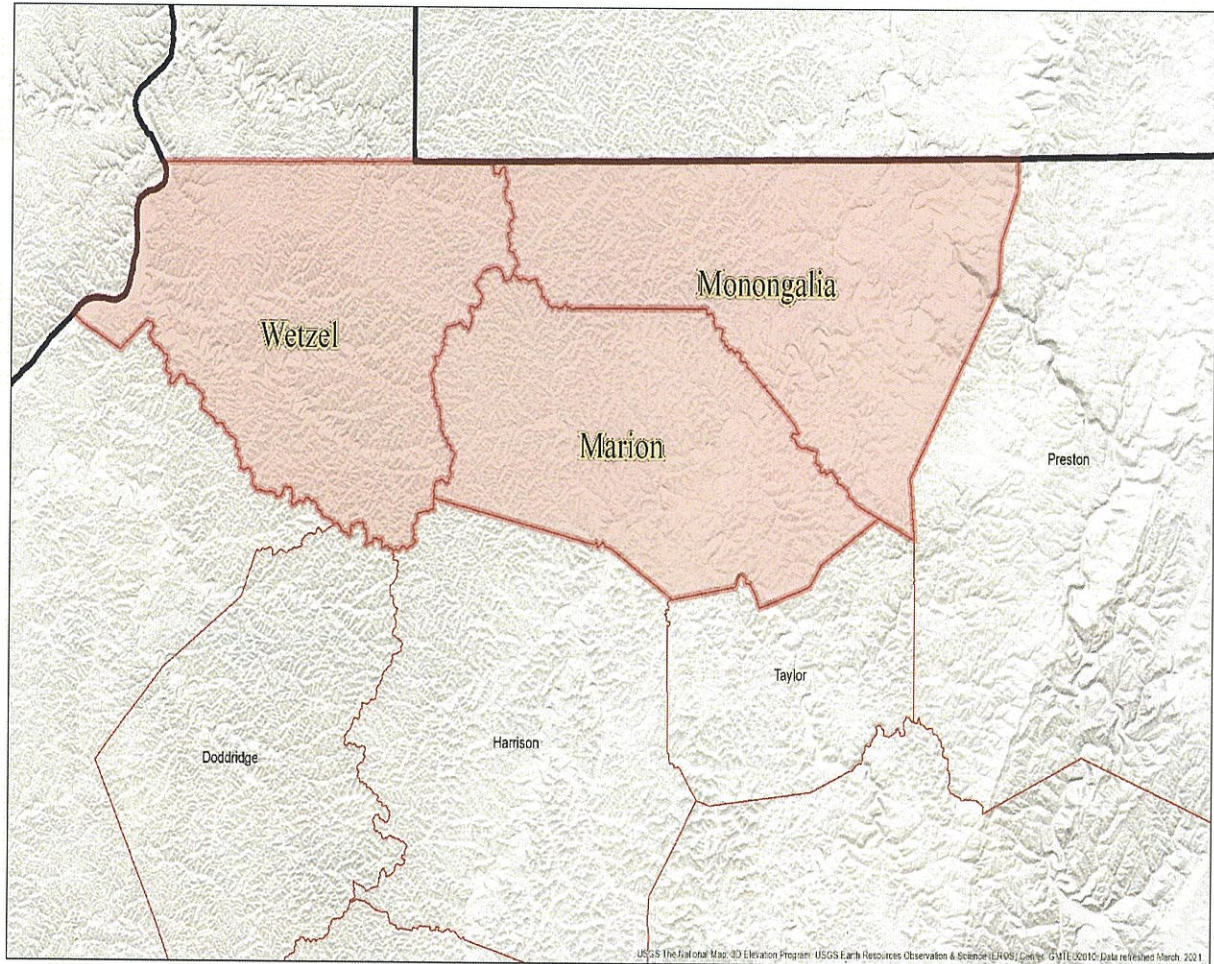
MONONGALIA COUNTY

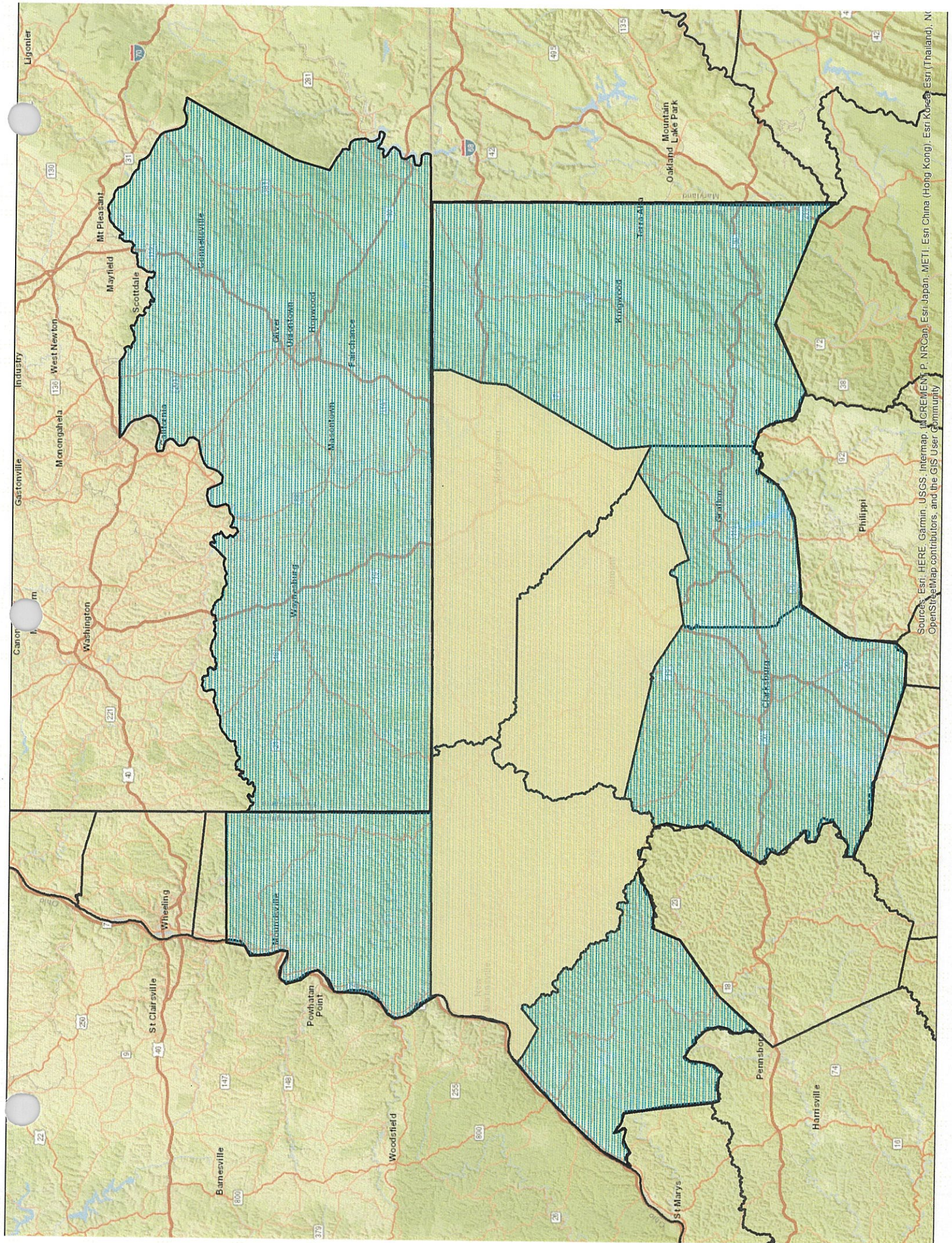


WETZEL COUNTY



PRIMARY LENDING







LOAN TO DEPOSIT RATIO

2023

MARCH	91.71%
JUNE	97.60%
SEPTEMBER	101.36%
DECEMBER	103.78%



LOAN TO DEPOSIT RATIO

2022

MARCH	87.55%
JUNE	86.01%
SEPTEMBER	89.56%
DECEMBER	91.42%



LOAN TO DEPOSIT RATIO

2021

MARCH	97.34%
JUNE	89.37%
SEPTEMBER	88.49%
DECEMBER	89.58%

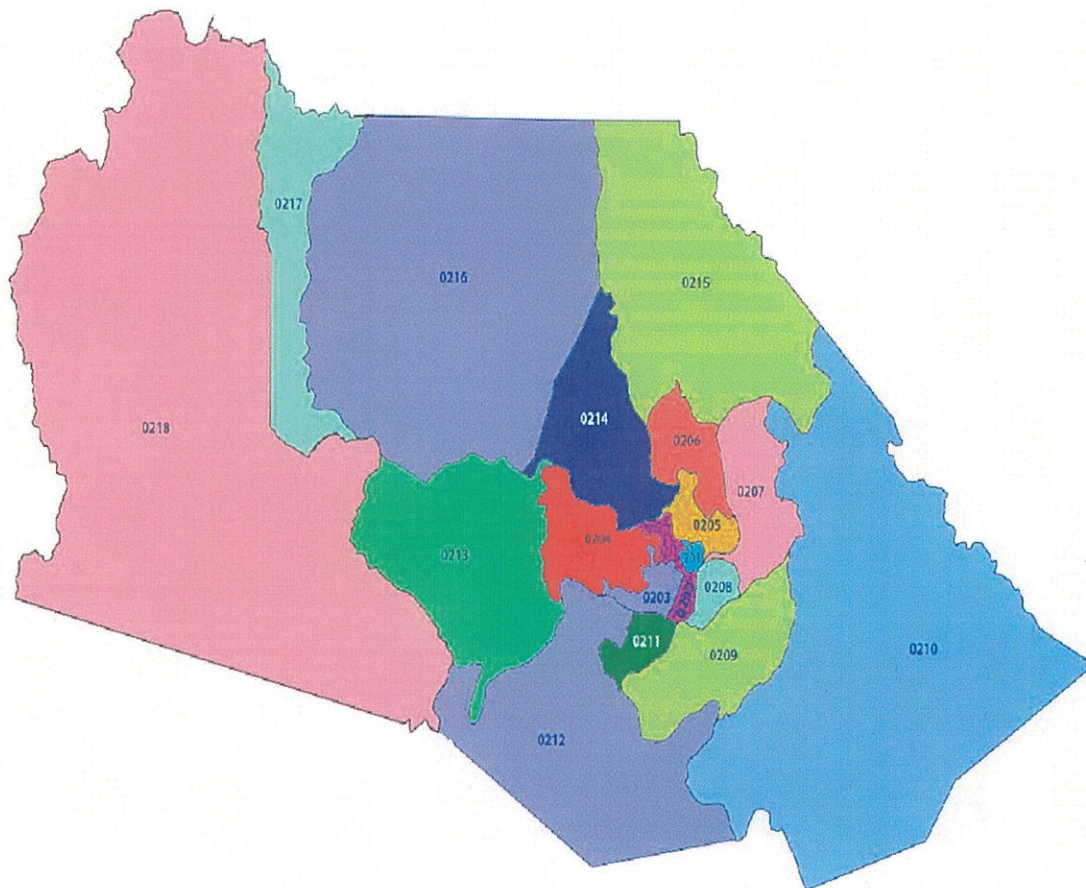


LOAN TO DEPOSIT RATIO

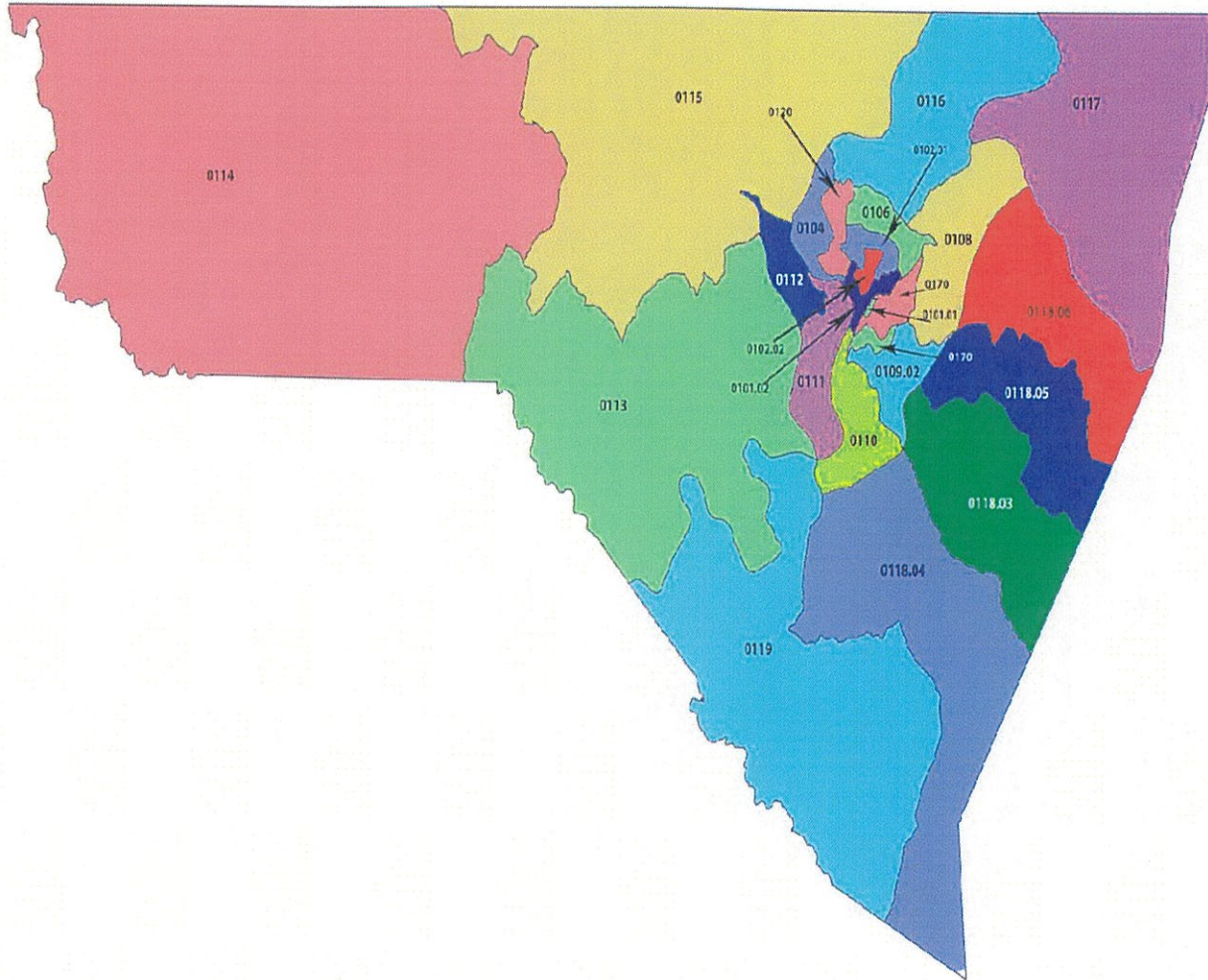
2020

MARCH	105.85%
JUNE	101.01%
SEPTEMBER	101.17%
DECEMBER	97.49%

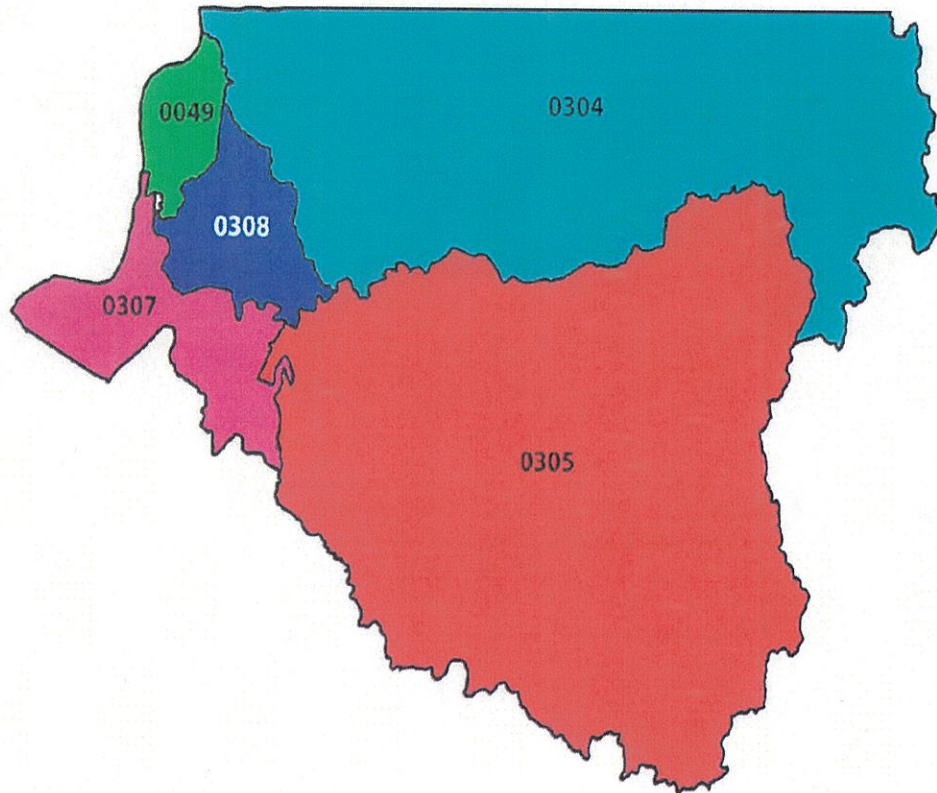
MARION COUNTY



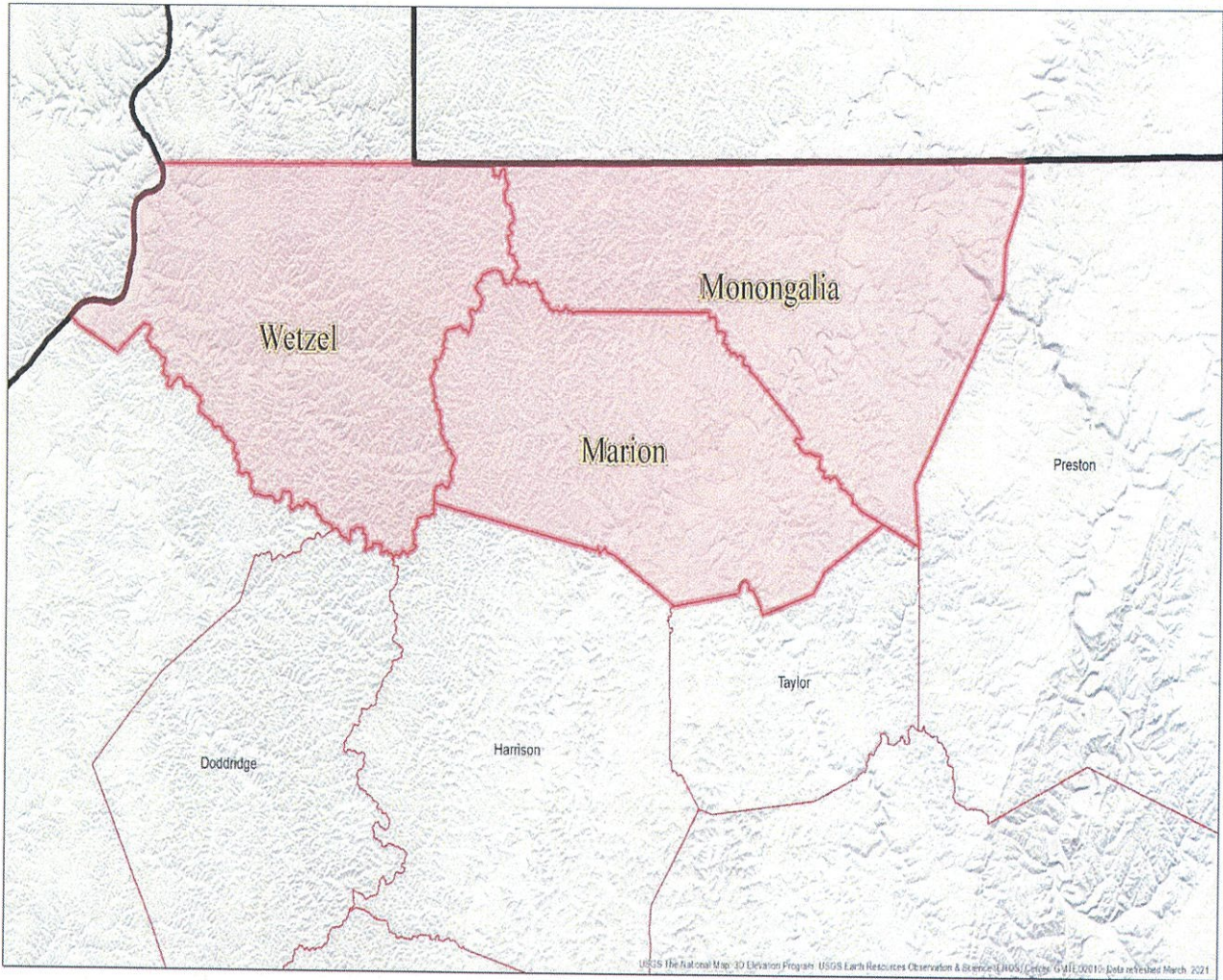
MONONGALIA COUNTY



WETZEL COUNTY



PRIMARY LENDING





CRA PUBLIC COMMENTS

Current Year

Previous 2 Years

NO PUBLIC COMMENTS/COMPLAINTS
HAVE BEEN FILED IN THE REFERENCED
TIME FRAME