

COMMUNITY REINVESTMENT ACT STATEMENT
OF THE ELKTON BANK AND TRUST COMPANY
TODD COUNTY, KENTUCKY

I. Delineation of the Local Community

The Elkton Bank and Trust Company defines its local community as that area contained within Todd County, Kentucky. Please see the attached map of Todd County. The objective of our bank's CRA Policy is to serve the credit needs of our delineated community. Loans outside our delineated community are not prohibited by this policy, but all such loans must be made according to the terms of our bank's loan policy.

2. Credit Needs

Our bank has in the past and will continue to serve the credit needs of the delineated community including all low and moderate income neighborhoods. Loan services will be offered in a manner that will not jeopardize the safety and soundness of the bank. Discrimination is prohibited in accordance with the Equal Credit Opportunity Act and Regulation B.

3. Outreach

- A. The Elkton Bank and Trust Company, through advertising in media likely to reach low and moderate income neighborhoods, has helped to provide adequate financing needs for low and moderate income families. The utilization of local media is encouraged to promote and enhance our local economy.
- B. In order to communicate with members of our community concerning credit and service needs, the Elkton Bank and Trust Company is doing the following:
 - 1. Advertising and promoting the types of loans and services that our bank is willing to extend in a media form that is likely to reach low and moderate income neighborhoods as well as all segments of our service area. We also encourage the use of local media whenever possible to enhance our local economy.
 - 2. Maintaining a working relationship with city and county officials, senior citizen center, industrial foundations, coordinators, church groups, school officials and a number of other clubs and organizations. The purpose of these relationships is to provide our bank with knowledge and awareness of development and betterment of our community through water and sewer services, aid for public housing and outreach to industry to increase employment in our service area. It is our bank's belief that a high level of involvement by our employees, officers and directors into all areas of school functions, government organizations, church activities, business organizations and any other group within our service area will ultimately provide us with the knowledge of needs for both credit and services.

4. Specific Types of Credit

The Elkton Bank and Trust Company is prepared to extend and assist in the placement of the following types of credit to qualified borrowers within its local community:

- A. Residential loans (both purchase money and refinance):
 - 1. Kentucky Housing Corporation
 - 2. USDA Rural Development
 - 3. VA
 - 4. Conventional (fixed and variable)
 - 5. FHA
- B. Home improvement loans
- C. Construction loans
- D. Mobile home loans
- E. Small business loans (includes SBA loans, purchase money loans, lines of credit) or operating loans)
- F. Farm loans (includes line of credit and/or operating loans, farm ownership loans)
- G. Community development loans (loans to area churches for construction, remodeling and van purchases; loans to government and QUASI - Government organizations for development and expansion)
- H. Commercial loans (purchase money, equipment loans, lines of credit and short-term operating loans)
- I. Consumer loans (auto loans and personal loans)
- J. Checkloans (overdraft protection)
- K. Visa Credit Card
- L. Government guaranteed loans (includes Small Business Administration loans and FSA operating and farm ownership loans)

5. Community Reinvestment Act Notice

See attached notice.

6. Reinvestment

It is the intent of the Elkton Bank and Trust Company, its employees, officers and directors to reinvest our time, talent and monies back into the community that we serve. A few of the ways that we have accomplished this in the past and intend to continue in the future are as follows:

- A. Participation in local civic, governmental, industrial and religious organizations provides us with constant information regarding community credit needs.
- B. Participation in local community development programs and government insured, guaranteed or subsidized loan programs to assist and support our community to insure growth and improvements.
- C. Participation in local bond issues and loans to local municipalities which enables development of schools, water and sewer projects and municipal projects.
- D. Continued financial support and involvement in the local school system scholarships, training programs and parent-teacher organizations.
- E. Financial support of local rural volunteer fire departments, agricultural training programs, civic organizations and many others that are too numerous to list.