

## **Community Reinvestment Act (CRA), Public File**

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*Dated: April 1, 2026*

1. Activities conducted by MCNB Bank and Trust Co (MCNB Banks) to ascertain the credit needs of our community, including the extent of MCNB Banks efforts to communicate with members of our community regarding the credit services being provided:
  - Directors, Officers and employees are involved in numerous civic organizations and will continue to seek comments from community leaders, civic groups, elected officials and customers on the credit needs of our community.
2. Activities conducted by MCNB Banks to market special credit programs to members of the community by making them aware of credit services being offered by means of:
  - **Digital:** Google Ads: Includes YouTube video ads, text search ads, and banner ads, Targeted Facebook and Instagram advertising: video ads and boosted posts
  - **Web:** mcnbbanks.com, YouTube channel
  - **TV:** WVNS; WVVA; and local cable networks to include HGTV, DIY, TWC, FOOD, FOX News, and HULU streaming ads
  - **Billboards:** McDowell County and Tazewell County
  - **Radio:** WJLS Radio
3. Participation by the Board of Directors in formulating MCNB Banks policies and reviewing its performance with respect to the purpose of the Community Reinvestment Act:
  - The Board of Directors is active in formulating and implementing the policies and procedures related to the CRA program. They periodically review and provide input toward CRA efforts.
4. Geographic analysis of MCNB Banks credit extension, credit applications and credit denials:
  - On a monthly basis, an analysis of all applications received is prepared for the Executive Committee which contains the following information:

Total applications received, approved, denied and percentage of approved loans, as well as geographic locations of all applications. A second review program has been adopted for all rejected loans.
5. MCNB Banks evidence that it does not discriminate or commit any other illegal credit practices:
  - Personnel are reminded of MCNB Banks stance on any form of discrimination. Training includes orientation of new employees and review of policy and procedures at bank-wide staff meetings or on-line ABA training.
6. MCNB Banks record of opening and closing branches:
  - Bluefield Loan Production office transferred to full-service branch, Bluefield, WV in 11/09
  - Depository branch was closed at Gary, WV in 05/07
  - Raleigh Loan Center was transferred to Beckley, WV Full-Service Branch 11/06
  - Full-Service Branch at 1122 Ritter Dr., Daniels, WV opened 11/14/06

- Loan Production Office in Claypool Hill, VA opened 05/04
  - Full-Service branch in downtown Princeton, WV opened in 03/03
  - Loan Production Office in Claypool Hill, VA transferred to Full-Service Branch Richlands 01/14
  - Loan Production Office in Pikeville, KY, opened 01/14 and closed in 11/18
  - Loan Production Office in Parkersburg, WV, opened 06/2018
  - Loan Production Office in Huntington, WV, opened 10/2022
7. MCNB Banks participation, including investments, in local community development and redevelopment projects or programs:
  8. MCNB Banks origination of residential mortgage loans, housing rehabilitation loans, home improvement loans and small business or small farm loans within its community or the purchase of loans originated within its community:
  9. Real estate lending is one of MCNB's primary lending source. In 2025 MCNB made 7% of its total loan volume in residential mortgage loans, which include rehabilitation loans, home improvement loans and home purchase loans. In 2025, MCNB made 1 loan sold through secondary market department totaling \$163,400.00. This residential loan was sold to Towne for \$163,400.00.
  10. MCNB Banks participates in governmental insured, guaranteed or subsidized loan programs for housing, small businesses or small farms and in the following programs:
    - SBA for small to medium-size businesses
    - USDA for small business loans
    - USDA for residential housing
    - WV Housing
  11. MCNB Banks ability to meet various community credit needs based upon its financial condition and size, legal impediments, local economic conditions and other factors:
    - MCNB is sound and continues to grow. No legal impediments exist that would prevent it from meeting the credit needs of our community. As in the past, the local economic condition continues to decline; however, with our new offices in Raleigh County, Wood County, Cabell County and Mercer County, WV, and Tazewell County, VA, the growth potential will expand, thus, creating more opportunities for community involvement.
    - MCNB has made small loans since its opening. In 2025, MCNB made 1 loans =< \$1,000 with no processing fees, single payment or up to 24 months term, APR 18% and no prepayment penalty.

**The loan-to-deposit ratio for 2025:**

March	83.99%
June	84.53%
September	86.67%
December	84.67%

12. MCNB Banks ability to consider other factors in helping to establish and meet the credit

need of its entire community:

- MCNB has continued to meet with various segments of its community in order to keep abreast of its credit desires, wants and needs. The end product of this has been our involvement in the following:
  - Secondary Market Lending through Freddie Mac, Chase/Freedom-USDA, Towne Mortgage, and West Virginia Housing. These products offer long-term and low-cost features and first-time homebuyer benefits.
  - MCNB made 23 small business loans in 2025. Percentage of loans made in our assessment area was 70%.

Our Directors, officers and employees are constantly involved in many civic, governmental and other functions that keep MCNB in contact with the general economy and other related factors in all communities.

### **Services and Products:**

#### **Deposit Products**

- Checking Account -Relationship Rewards, Interest Rewards, Cash Back Rewards, No Frills
- Statement Savings
- Club Savings
- Certificates of Deposit
- Promotional Certificates
- IRA Certificates -Traditional, Roth

#### **Other Bank Services**

In addition to our deposit products and loan services, we offer the following banking services:

- Account Research
- Amortization Schedules
- ATM Service
- Bank by Mail
- Business Debit/Credit cards
- Cashier's Checks
- Certified Checks
- Christmas/Vacation Clubs
- Direct Deposits
- Drafts
- Government Check Cashing
- Internet Banking
- Merchant Debit/Credit Card Processing
- Night Deposit
- Notary/Signature Guarantee Service
- Safe Deposit Boxes
- Stop Payment Services
- Sweep Options
- Telephone Banking
- Visa Debit/ATM cards
- Wire Transfers
- Mobile Banking
- Overdraft Privilege Program

Schedule of Deposit Fees (attached)

#### **Consumer Loans**

Consumer loans are loans to individuals for the purchase of a consumer product (such as a

new or used car), to make home improvements or to pay for personal expenses. The following is a partial list of consumer loans offered by MCNB Bank and Trust Co.

- ATV
- Automobile (new or used)
- Campers, Boats
- Debt Consolidation
- Education
- Home Improvement
- Mobile Homes
- Motorcycles
- Overdraft Protection
- Recreational Vehicles
- Stocks
- Student Loans
- Open End Line of credit

### Real Estate Loans

MCNB Bank and Trust Co offers several types of real estate loans that enable borrowers to purchase, build, refinance or use their home as collateral for other loan purposes. The types of real estate loans offered are listed below:

- Fixed Rate up to 15 years
- Adjustable Rate Mortgages
- Balloon
- Construction
- Second Mortgages
- Home Equity Lines Credit
- Secondary Market
- WV Housing
- USDA Rural Housing
- Mortgage

### Commercial Loans

Commercial loans are loans to businesses, civic groups, churches and non-profit organizations. They may be secured or unsecured and are used to finance expansion and growth, develop new products, add or replace equipment, cover the cost of inventory and for many other legitimate purposes. Loans of this nature may be schedule for repayment within a short period of time, but longer-term repayment is also available depending on the purpose of the loan and the terms agreed by the Bank and the borrower. Below is a partial list of purposes for which MCNB Bank and Trust Co makes commercial loans:

- Working Capital
- Purchase equipment
- Letters/Lines of Credit
- Accounts Receivable
- SBA Loans
- Expand new markets
- Fund inventory
- USDA Loans
- Develop new products

### Trust and Financial Services Division

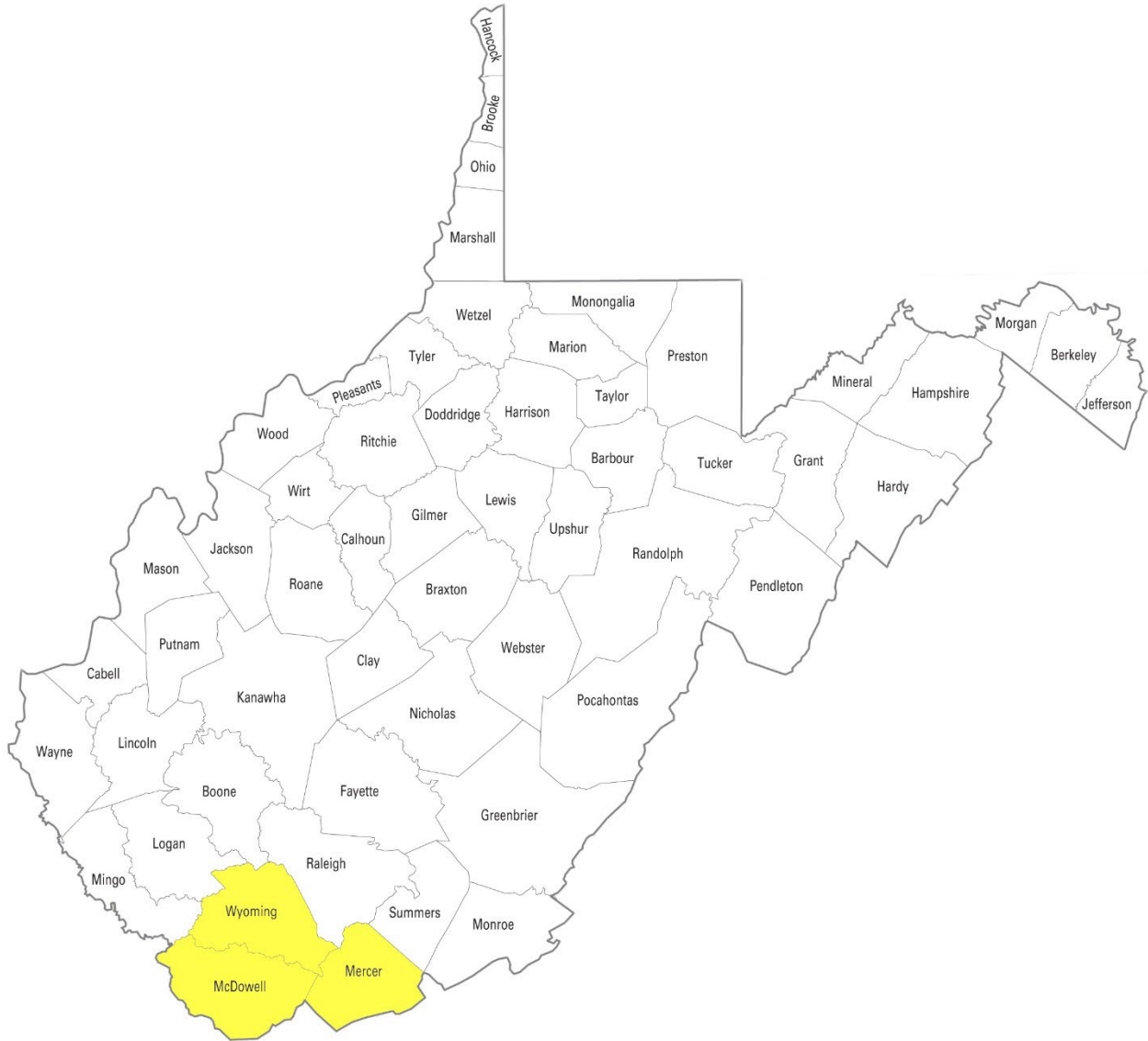
- Investment Management
- Custody
- Estate Planning
- Retirement
- Trust
- Financial Planning
- On-line Account Access (PAL)

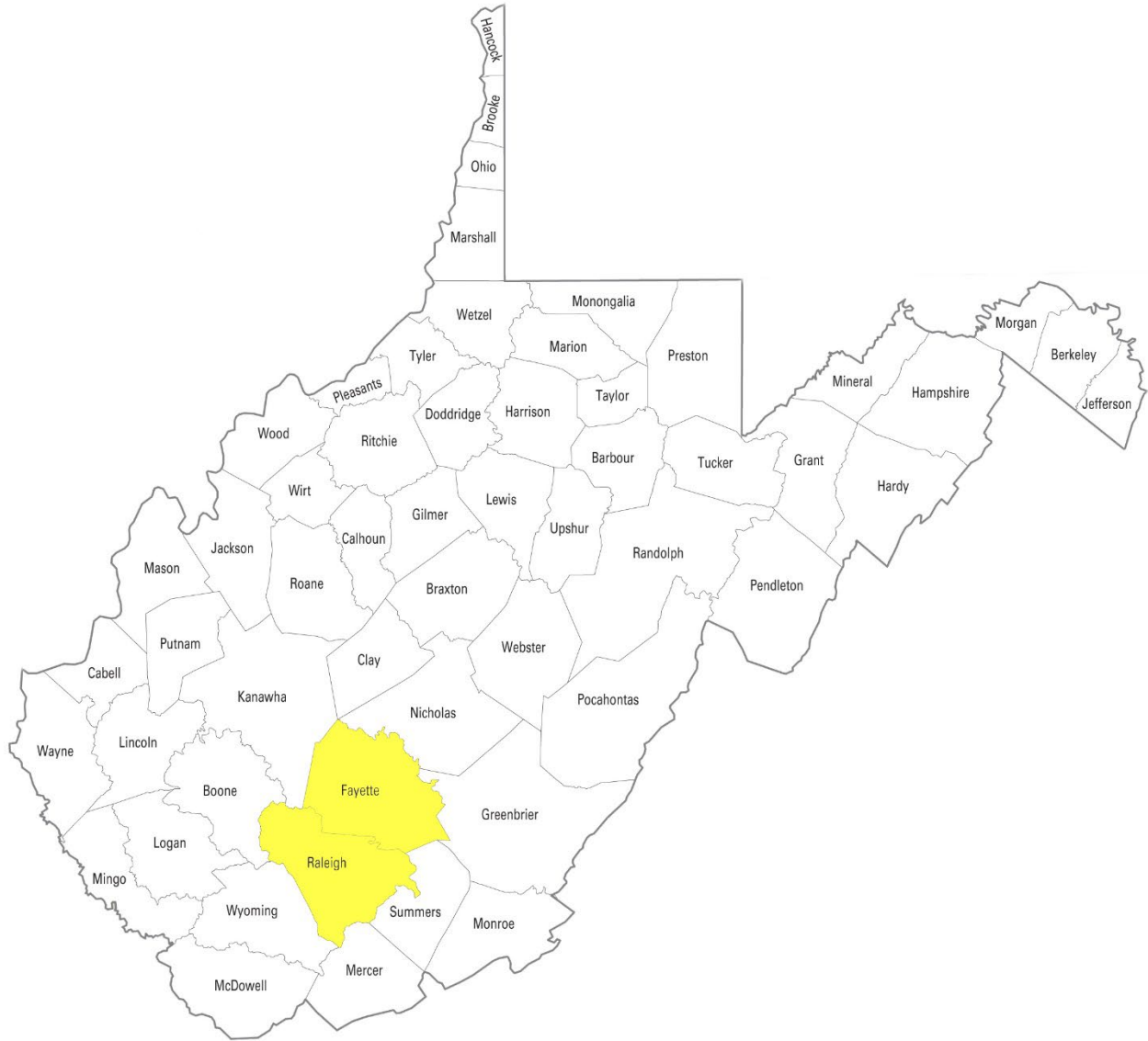
**Branch Locations and Hours**

Attached

**Assessment Areas**

Statement with Assessment Area (Schedule B)







Schedule D – Locations & Hours

**West Virginia**

**Beckley Banking Center**

85 Jerome Van Meter Drive  
Beckley, WV 25801  
PH 304-253-5050

Lobby  
M-F 9:00a - 5:00p  
F 9:00a - 6:00p

Drive-Thru  
M-F 8:00a - 6:00p  
Sa 8:00a - 12:00p

24 hour ATM

Census Tract: 0015.00

**Bluefield Banking Center**

3152 East Cumberland Road  
Bluefield, WV 24701  
PH 304-325-6500

Lobby  
M-F 9:00a – 5:00p

Drive-Thru  
M-F 9:00a - 5:00p

24 hour ATM

Census Tract :0022.00

**Daniels Banking Center**

1122 Ritter Drive  
Daniels, WV 25832  
PH 304-254-8800

Lobby  
M-Th 8:00a – 4:00p  
F 8:00a – 6:00p

Drive-Thru  
M-Th 8:00a - 5:00p  
F 8:00a - 6:00p

24 hour ATM

Census Tract: 0008.04

**Huntington Loan Center**

313 10<sup>th</sup> Street  
Huntington WV 25701  
For Appointment, call  
681-204-5768  
Census Tract: 0109.00

**Parkersburg Loan Center**

1119 Garfield Avenue  
Parkersburg, WV 26101  
For Appointment, call  
304-428-9200  
304-207-1607  
Census Tract: 0110.00

**Princeton Banking Center**

322 South Walker Street  
Princeton, WV 24740  
PH 304-425-3000  
Lobby  
M-Th 9:00a-5:00p  
F 9:00a -6:00p  
Drive-Thru  
M-Th 7:30a - 5:00p  
F 7:30a - 6:00p  
Sa 8:00a - 12:00p  
24 hour ATM  
Census Tract:0014.00

**Welch Banking Center**

75 Wyoming Street  
Welch, WV 24801  
PH 304-436-4112  
Lobby  
M-Th 9:00a- 4:00p  
F 9:00a – 5:00p  
Walk-up Window  
M-Th 9:00a – 4:00p  
F 9:00a – 5:30p  
Census Tract: 9545.03

**Welch Mini Bank**

94 Howard Street  
Welch, WV 24801  
PH 304-436-4112

Drive-Thru  
M-Th 9:00a - 4:00p  
F 9:00a - 5:30p

24 hour ATM

Census Tract: 9545.03

**Virginia**

**Richlands Banking Center**

3102 Cedar Valley Drive  
Richlands, VA 24641  
PH 276-963-0006

Lobby  
M-F 9:00a – 5:00p

Drive-Thru  
M-F 8:30a - 5:00p

24 Hour ATM

Census Tract: 0204.00

## Schedule E – Deposit Fees

**Schedule of Fees**

Effective May 1, 2023

Service	Fee	Notes
Account Closed in 60 Days	\$15.00	
Account Re-opening Fee	\$25.00	
Account Reconciliation	\$25.00	per hour
Cashier's Check	\$5.00	
Certified Check	\$5.00	
Collections	\$20.00	external bank fees plus 20% up to \$20
Collections - Foreign	\$50.00	
Confirmation/Certification	\$10.00	
Dormant Fee – Checking	\$5.00	monthly if balance below \$500
Dormant Fee - Statement Savings	\$5.00	monthly if balance below \$100
Fax Machine - Foreign	\$5.00	1st page - additional pages \$1.00
Fax Machine - Receiving	\$0.50	per page
Fax Machine - Sending	\$2.00	1st page - additional pages \$1.00
Imprinting Counter Checks	\$1.00	per check
Insufficient Funds Fee <sup>(1)</sup>	\$35.00	per item
Levy/Lien/Garnishment	\$100.00	per hour plus \$2.00 per copy
Night Deposit Bag*	\$25.00	
Night Deposit Vault Key*	\$10.00	
Overdraft Fee <sup>(1)</sup>	\$35.00	per item
Photocopies	\$1.00	per page
Research Fee	\$25.00	per hour plus \$2.00 per copy
Returned Deposited Check Fee	\$10.00	
Stop Payment Fee	\$35.00	per item
Transcript Statement*	\$5.00	
Transfer Fee*	\$5.00	
Wire Transfer - Outgoing Domestic	\$25.00	
Wire Transfer - Outgoing International	\$55.00	
Wire Transfer- Incoming Domestic/International	\$15.00	
Safe Deposit Box - Drill*	\$150.00	

<sup>(1)</sup> Applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means," as applicable.

\* Sales tax added to this service as follows: WV 6% VA 5.3%