



## Community Reinvestment Act Policy Statement

It is the policy of Union Bank & Trust and affiliates (Union) to adhere to the Community Reinvestment Act (CRA) within the scope of its resources and in a safe and sound manner. Union takes into consideration the credit needs of the entire community in its lending, service and investment activities.

Union is committed to serving the credit needs of the communities we serve, including low and moderate income neighborhoods and in compliance with the Community Reinvestment Act (CRA), we, hereby, delineate our community to be in the areas of our CRA assessment area which can be found in the CRA Public File. Community delineation is solely for the purpose of complying with federal law and should in no way be interpreted to exclude any potential customer or group of customers.

Our assessment area may not and does not reflect illegal discrimination and does not arbitrarily exclude any low or moderate income areas. People who work in or have a business or economic interest in the community are also deemed to be customers regardless of their place of domicile. Union will meet its continuing and affirmative obligations to serve the credit needs of the community and to the extent that its efforts to meet the needs are consistent with safe and sound operations.

Union will do our best to understand the communities we serve and learn their needs for credit services. Within the applicable resources of the bank, special effort and consideration will be given to responding to the needs of small business, small farms and low to moderate income borrowers to better meet the needs of the entire communities and in turn achieve a positive CRA performance assessment. This policy will not only help Union serve the entire community but will build a stronger community and in turn a sounder, more profitable institution.

The Community Reinvestment Act touches all areas of Union, with specific focus in retail, lending, operations, funds management and compliance areas of the bank. These areas in conjunction with senior management must take into consideration the stipulations of CRA in ensuring that the following activities meet CRA guidelines:

- Lending
- Retail banking services
- Investments in community development grants

## Union's CRA Assessment Area

MSA	County	County Code
Blacksburg- Christiansburg-Radford MSA	Floyd	63
	Giles	71
	Montgomery	121
	Pulaski	155
	Radford City	750
Charlottesville MSA	Albemarle	3
	Fluvanna	65
	Nelson	125
	Greene	79
	Charlottesville City	540
Eastern Shore MD MSA	Somerset	39
	Wicomico	45
	Worcester	47
Harrisonburg MSA	Harrisonburg City	165
	Rockingham	660
Lynchburg MSA	Amherst	9
	Appomattox	11
	Bedford	19
	Campbell	31
	Lynchburg City	680
Raleigh NC MSA	Wake	183
Richmond MSA	Caroline	33
	Charles City	36
	Chesterfield	41
	Colonial Heights City	570
	Goochland	75
	Hanover	85
	Henrico	87
	Hopewell City	670
	King William	101
	New Kent	127
	Petersburg City	730
	Richmond City	760

Roanoke MSA	Botetourt	23
	Craig	45
	Franklin	67
	Roanoke City	770
	Roanoke	161
	Salem City	775
Staunton-Waynesboro MSA	Augusta	15
	Staunton City	790
	Waynesboro City	820
Washington-Arlington-Alexandria MSA	Alexandria City	510
	Arlington	13
	Fairfax City	600
	Fairfax	59
	Falls Church City	610
	Culpeper	47
	Fauquier	61
	Fredericksburg City	630
	Loudon	107
	Manassas City	683
	Manassas Park City	685
	Prince William	153
	Rappahannock	157
	Spotsylvania	177
	Stafford	179
Warren	187	
Winchester MSA	Frederick	69
	Winchester City	840
Virginia Beach MSA	Chesapeake	550
	Currituck, NC	53
	Gates, NC	73
	Gloucester	73
	Hampton City	650
	James City	95
	Mathews	115
	Newport News City	700
	Norfolk	710
	Poquoson City	735
	Portsmouth City	740

	Suffolk City	800
	Virginia Beach	810
	Williamsburg City	830
	York	199
<b>Non-MSA</b>		
Central non-MSA	Louisa	109
	Madison	113
	Orange	137
Eastern Shore VA non-MSA	Accomack	1
	Northampton	131
Northeastern non-MSA	Essex	57
	King and Queen	97
	Lancaster	103
	Middlesex	119
	Northumberland	133
	Richmond	159
	King George	99
Westmoreland	193	
Northeast NC non-MSA	Camden	29
	Chowan	41
	Dare	55
	Pasquotank	139
	Perquimans	143
	Tyrrell	177
	Washington	187
Northwestern non-MSA	Alleghany	5
	Buena Vista	163
	Covington City	530
	Lexington City	580
	Rockbridge	678
Southeastern non-MSA	Emporia City	595
	Greensville	81
Southwestern non-MSA	Carroll	35
	Wythe	197

# 2018 Union Delineated Assessment Area

