



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 County	63
	Giles County	71
	Montgomery County	121
	Pulaski County	155
	Radford City	750
Charlottesville MSA	Albemarle	3
	Fluvanna	65
	Nelson	125
	Greene County	79
	Charlottesville City	540
Harrisonburg, VA MSA	Harrisonburg City	165
	Rockingham County	660
Lynchburg MSA	Amherst County	9
	Appomattox County	11
	Bedford	19
	Campbell County	31
	Lynchburg City	680
Roanoke MSA	Botetourt County	23
	Craig County	45
	Franklin County	67
	Roanoke City	770
	Roanoke County	161
	Salem City	775
Washington-Arlington-Alexandria MSA	Alexandria City	510
	Fairfax City	600
	Fairfax County	59
	Falls Church City	610
	Culpeper County	47
	Fauquier County	61
	Fredericksburg City	630
	Loudon County	107
	Manassas City	683
	Manassas Park City	685
	Prince William	153

	Rappahannock	157
	Spotsylvania	177
	Stafford	179
	Warren County	187
Winchester MSA	Frederick County	69
	Winchester City	840
Richmond MSA	Caroline	33
	Charles City	36
	Chesterfield	41
	Colonial Heights City	570
	Hanover	85
	Henrico	87
	King William	101
	New Kent	127
	Richmond City	760
	Petersburg City	730
Virginia Beach MSA	Chesapeake	550
	Norfolk	710
	Virginia Beach	810
	Hampton City	650
	James City	95
	Newport News City	700
	Poquoson City	735
	Williamsburg City	830
	York	199
Staunton-Waynesboro MSA	Waynesboro (city)	820
	Staunton (city)	790
	Augusta	15
Non-MSA		
Central non-MSA	Louisa	109
	Madison	113
	Orange	137
Southwestern non-MSA	Carroll County	35
	Wythe County	197
Northeastern non-MSA	Essex	57

	King and Queen	97
	Lancaster	103
	Northumberland	133
	Richmond	159
	King George	99
	Westmoreland	193
Northwestern non-MSA	Allegany	5
	Buena Vista	163
	Covington (city)	530
	Lexington (city)	580
	Rockbridge	678

2017 Union Delineated Assessment Area

