Powell Valley National Bank

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC), evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; 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. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the OCC Deputy Comptroller at 1700 Pacific Avenue, Suite 3600, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to

POWELL VALLEY NATIONAL BANK

Karen M. Wright

CRA Officer

24495 Lee Highway

Abingdon, VA 24211

and to the OCC the Deputy Comptroller at 1700 Pacific Avenue, Suite 3600, Dallas, TX 75201. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC Deputy Comptroller. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Powell Valley Bank Shares, a bank holding company. You may request from the Federal Reserve Bank of Richmond, P.O. Box 27622, Richmond, VA 23261, an announcement of applications covered by the CRA filed by bank holding companies.