BANK OF JAMESTOWN

COMMUNITY REINVESTMENT ACT

PUBLIC FILE

Bank of Jamestown

Nationwide Mortgage Licensing System
Mortgage Loan Originator Identifier Numbers

Bank of Jamestown – NMLS # 754135

Terry Ray Cochran, Sr. Lender/VP – NMLS # 768721

Wes Bryant – NMLS # 1233228

Brian Keith Popplewell – NMLS # 805516

Debra Sue Harris, VP/Underwriter – NMLS # 777538

COMMUNITY REINVESTMENT ACT (CRA) STATEMENT

COMMUNITY REINVESTMENT ACT NOTICE:

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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, information about our branches, such as their location and retail banking services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC, and comments received from the public relation 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 any of our branches. **The complete Public File is located on our website, www.bankofjamestown.com and at our main office of Bank of Jamestown, 400 Monument Square, Jamestown, KY 42629.**

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examinations in that quarter. This list is available from the Division of Depositor & Consumer Protection, National Center for Consumer & Depositor Assistance, Federal Deposit Insurance Corporation, 1100 Walnut Street, Box #11, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Terry Ray Cochran, Executive VP/CEO, Bank of Jamestown, PO Box 6, Jamestown KY 42629 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at https://ask.fdic.gov/fdicinformationandsupportcenter. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Jamestown BANCORP, Inc., a bank holding company. You may request from the Supervision & Regulation Dept., Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, MO 63166-0442 an announcement of the applications covered by the CRA filed by bank holding companies.

Revised: April 30, 2024

<u>Community Reinvestment Act (CRA) Statement</u>

Bank of Jamestown
400 Monument Square
Jamestown KY 42629

The local community served by the three offices of Bank of Jamestown is Russell County, Kentucky, bound by the county lines. The outlined map of Russell County, Kentucky found in this file accurately defines our retail banking service area. Bank of Jamestown serves all areas of the county with our lending program.

Bank of Jamestown offers a full range of loan services to businesses and individuals in our retail banking service area. Our lending program includes, but not limited to, the following types of loans:

- Residential mortgage loans for 1-4 dwelling units (fixed & variable)
- Construction loans (consumer & commercial)
- Home Improvement loans
- Second mortgage loans which offer a credit line which may be used for any purpose
- Farm loans (including farm mortgage loans, operating capital loans and FMHA insured loans, FSA loans)
- Commercial loans (including real estate mortgage, operating capital and business improvement loans, letters of credit, investment property, line of credit)
- Community development loans
- Consumer loans (including personal, auto, watercraft)
- FMAC secondary Market loans (service)

Bank of Jamestown will continue to seek ways to better serve our community's credit needs. We serve an area in which a major portion of the work force is employed in factories. Bank of Jamestown offers extended hours of operation on Friday evenings will full retail banking services including loan services in order to serve the need of these people.

(Rev. 02/01/24)

PUBLIC DISCLOSURE

June 10, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Jamestown
Certificate Number: 8118

400 Monument Square
Jamestown, Kentucky 42629

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AA.
- There are no (LMI) geographies in the institution's AA. Therefore, examiners did not analyze or consider the institution's performance under the "Geographic Distribution of Loans" criterion when assessing the bank's overall performance.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Bank of Jamestown (BOJ) is a wholly owned subsidiary of Jamestown Bancorp, Inc. Both headquartered in Jamestown, Kentucky (KY). The institution has no affiliates or subsidiaries. BOJ received a "Satisfactory" rating at the previous FDIC Performance Evaluation dated August 12, 2019, based on Interagency Small Institution CRA Examination Procedures.

BOJ operates a main office located in an upper-income census tract (CT), and two full-service branches, one located in upper-income CT and the other located in a middle-income CT. All locations are within Russell County, KY. The institution did not open or close any branches and did not merge with or acquire any institutions during the evaluation period.

BOJ offers a variety of banking products and services, including deposit and lending products. Deposit products include consumer and business checking, savings, and certificates of deposit accounts. Lending products include home mortgage, commercial, consumer installment, and agricultural loans. The institution also offers alternate retail delivery services such as online banking, electronic bill payment, and non-deposit taking automated teller machines (ATM) located at each branch, as well as a cash dispensing ATM at a non-branch location within the county. No significant changes to the institution's business strategy have occurred since the prior evaluation.

As of March 31, 2025, BOJ's assets totaled \$257.6 million, deposits totaled \$185.2 million loans, and loans totaled \$153.4 million. The following table provides details on the bank's loan portfolio distribution.

Loan Portfolio Distribution as of 03/31/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	15,451	10.1
Secured by Farmland	16,455	10.7
Secured by 1-4 Family Residential Properties	33,306	21.7
Secured by Multifamily (5 or more) Residential Properties	12,793	8.3
Secured by Nonfarm Nonresidential Properties	62,762	40.9
Total Real Estate Loans	**140,767**	**91.8**
Commercial and Industrial Loans	7,924	5.2
Agricultural Production and Other Loans to Farmers	880	0.6
Consumer Loans	2,577	1.7
Other Loans	1,242	0.8
Total Loans	**153,390**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediment that affects the institution's ability to meet the credit needs of the AA.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. BOJ designated a single AA consisting of the entirety of Russell County, KY (five CTs), a Non-Metropolitan Statistical Area (Non-MSA). The AA does not arbitrarily exclude low- and moderate-income CTs, does not reflect illegal discrimination, and meets the regulatory requirements of CRA. Sources for information contained in this section include institution-provided data, 2020 U.S. Census Data, 2024 D&B Data, and two community contacts.

Economic and Demographic Data

Based on 2020 U.S. Census Data, the AA consists of no low-, no moderate-, three middle-, and two upper-income CTs. Previously, the AA consisted of one moderate-income CT (9601.01); however, that CT is now designated as an upper-income CT. Additionally, CT 9603 was previously designated as a middle-income tract, and is now an upper-income tract. The following table presents demographic information for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	5	0.0	0.0	60.0	40.0	0.0
Population by Geography	17,991	0.0	0.0	57.2	42.8	0.0
Housing Units by Geography	10,150	0.0	0.0	57.2	42.8	0.0
Owner-Occupied Units by Geography	5,345	0.0	0.0	53.8	46.2	0.0
Occupied Rental Units by Geography	1,777	0.0	0.0	58.1	41.9	0.0
Vacant Units by Geography	3,028	0.0	0.0	62.6	37.4	0.0
Businesses by Geography	1,631	0.0	0.0	60.2	39.8	0.0
Farms by Geography	114	0.0	0.0	63.2	36.8	0.0
Family Distribution by Income Level	4,647	22.6	13.6	17.8	46.0	0.0
Household Distribution by Income Level	7,122	26.2	17.5	13.8	42.6	0.0
Median Family Income Non-MSAs - KY		$53,778	Median Housing Value			$106,762
Families Below Poverty Level		16.3%	Median Gross Rent			$546
Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0%						

According to the 2020 U.S. Census Data, the AA contains 10,150 housing units, of which 52.7 percent are owner-occupied, 17.5 percent are occupied-rental units, and 29.8 percent are vacant.

Examiners used the 2024 Federal Financial Institution Examination Council (FFEIC)-adjusted median family income (MFI) figures to determine home mortgage borrower income under the Borrower Profile criterion. The following table illustrates the ranges for the AA during 2024.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2024 ($66,100)	<$33,050	$33,050 to <$52,880	$52,880 to <$79,320	≥$79,320
Source: FFIEC				

Examiners compare the distribution of lending by the borrower's gross annual revenues (GAR) to analyze small business lending under the Borrower Profile criterion. According to 2024 D&B data and as noted in the previous table, there are 1,631 businesses located within the AA. This is a significant increase in businesses by geography since the prior evaluation. The number of businesses in the AA increased by 634 or approximately 63.6 percent. The analysis of small business loans under Borrower Profile compares the distribution of businesses by GAR level. GARs for these businesses include 88.9 percent with $1 million or less, 3.1 percent with more than $1 million, and 8.0 percent with unknown revenues. Of these businesses, 92.3 percent operate from a single location and 65.7 percent have four or fewer employees. The services industry represents the largest portion of businesses at 31.4 percent, followed by non-classified establishments at 20.3 percent, and retail trade at 14.2 percent.

According to the U.S. Bureau of Labor and Statistics, the annualized unemployment rates in Russell County increased slightly throughout the evaluation period. Unemployment rates are higher than the national average and comparable to the state average. The following table represents the unemployment rates for the AA compared to KY and national averages.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Russell County	4.2	4.5	5.0
Kentucky	4.0	4.3	5.1
National Average	3.5	3.8	4.1
Source: Bureau of Labor Statistics			

Competition

BOJ operates in a highly competitive environment for financial services. According to the June 30, 2024, FDIC Deposit Market Share Report, seven financial institutions operate eleven full-service branches within the AA. Of these institutions, BOJ ranked second with 30.5 percent of deposit market share, while the top institution accounts for 52.9 percent of the deposit market share, resulting in a high level of competition for deposits relative to the population of the AA and size of the institution.

BOJ is not required to report home mortgage or small business data, and it has elected not to do so. Therefore, the analysis of loans under the Lending Test does not include a direct comparison against aggregate data.

Examiners reviewed the aggregate data required by the Home Mortgage Disclosure Act (HMDA) to gain insight into the level of demand for home mortgage loans in the AA. In 2023, the most recent year available, aggregate mortgage data required by the HMDA revealed that 105 lenders originated 482 home mortgage loans totaling $75.6 million. Of these lenders, the top five lenders originated or purchased 39.2 percent by volume or 33.2 percent by dollar amount of reported home mortgages in the AA.

The aggregate small business lending for the most recent year with data available (2023), revealed 30 lenders originated or purchased 202 small business loans (totaling $5.2 million) throughout the AA, indicating a high level of demand and competition for small business loans. The top five lenders, being credit card lenders, originated or purchased 64.9 percent by number or 27.2 percent by dollar amount, of small business loans in the AA.

Community Contacts

As part of the evaluation process, examiners contact third-parties active in the AA to assist in identifying credit needs, opportunities, and institution's responsiveness.

Examiners contacted a local non-profit organization in the AA. The contact described the economic progression within the AA as strong due to the support of community banks, youth programs, and community advocacy. Commercial and agricultural sectors make up a large portion of the area, with the steel and manufacturing industries being primary employers. The primary credit needs were identified as home mortgage and small businesses.

Examiners contacted a second community contact to obtain additional information about the housing market of the AA. The contact described the housing supply within the AA as limited due to the surge in housing values impacted by lower interest rates during COVID and construction of starter homes within the community. Most homes sold within the AA belonged to long-term residents. Additionally, the contact stated the majority of homebuyers with lending needs are moving to the area and rely on internet mortgage companies or out-of-market institutions.

Credit Needs

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that small business and home mortgage lending are the primary credit needs of the AA.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the prior evaluation, dated August 12, 2019, to the current evaluation dated June 10, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate BOJ's performance. Examiners conducted a full-scope review of the AA, and the Appendix includes a summary of the criteria used.

Activities Reviewed

Examiners determined the bank's major products are small business and home mortgage loans, considering BOJ's business strategy, the number and volume of loans originated or renewed during the evaluation period, and the AA's credit needs. Loan types such as small farms or consumer loans do not represent major product lines; therefore, they provide no material support for conclusion or rating and are not presented.

Examiners used bank records to identify and evaluate the universe of small business and home mortgage loans originated in the period of January 1, 2024 through December 31, 2024. Examiners weighed small business lending more heavily, considering the overall loan portfolio composition during the evaluation period. Bank records indicate the product mix remained consistent throughout the evaluation period; therefore, examiners presented only the most recent calendar year of data.

In 2024, BOJ originated or purchased 70 small business loans totaling $5.6 million and originated or purchased 32 home mortgage loans totaling $10.5 million. Examiners analyzed and presented the full universe of small business and home mortgage loans. Of these loans, BOJ purchased four small business loans totaling $3 million and six home mortgage loans totaling $6.5 million.
In addition, BOJ offers secondary market loans through a broker. The institution's secondary market program offers access to government sponsored programs such as Federal Housing

Administration, Veterans Administration, and United Stated Department Agriculture Rural Housing Services. BOJ referred one loan to a secondary market broker within the review period. Since BOJ does not make the credit decision for referrals, the loan was not included in the loan data evaluated.

In evaluating Borrower Profile criteria, examiners only considered loans extended within the AA. Examiners analyzed and presented both the number and dollar volume of home mortgage and small business loans. However, examiners emphasized performance relative to the number of loans, as this is a better indicator of the number of individuals and businesses served. Examiners used 2020 U.S. Census data and 2024 D&B data small business demographic data as sources of comparable data in the lending test.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, BOJ demonstrates satisfactory performance under the Lending Test. The performance in the LTD Ratio, Assessment Area Concentration, and Borrower Profile criteria primarily support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. BOJ's LTD ratio, calculated from Call Report data, averaged 84.2 percent over the past 23 calendar quarters from September 30, 2019, to March 31, 2025. The ratio ranged from a low of 75.3 percent as of September 30, 2022, to a high of 95.8 percent as of December 31, 2019. Examiners selected four comparable institutions based on their asset size, geographic location, and lending focus. The bank's ratio is comparable to that of similarly situated institutions, as shown in the following table.

LTD Ratio Comparison		
Bank	**Total Assets as of 3/31/2025 ($000s)**	**Average Net LTD Ratio (%)**
Bank of Jamestown (BOJ)	**257,600**	**84.2**
Similarly-Situated Institution #1	237,114	93.9
Similarly-Situated Institution #2	212,986	86.5
Similarly-Situated Institution #3	241,070	74.4
Similarly-Situated Institution #4	339,332	63.3
Source: Reports of Condition and Income 09/30/2019 – 03/31/2025		

Assessment Area Concentration

BOJ made a majority of home mortgage and small business loans by number inside the AA. However, a majority of the dollar volume is outside of its AA. As noted previously, BOJ purchases small business and home mortgage loans in other market areas given the high level of competition in the AA and tendency for many borrowers in the AA to obtain financing from institutions outside the banks' market area. This caused the dollar amount of loans outside of the AA to be significantly affected by several high dollar purchased credits.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	($000s)	%	($000s)	%	($000s)
Small Business	51	72.9	19	27.1	70	2,108	37.9	3,450	62.1	5,558
Home Mortgage	18	56.2	14	43.8	32	2,237	21.1	8,355	78.9	10,592
Total	**69**	**67.6**	**33**	**32.4**	**102**	**4,345**	**26.9**	**11,805**	**73.1**	**16,150**
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The AA does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels in the AA. Examiners focused on the percentage of loans to low- and moderate-income borrowers and businesses with GARs of $1 million or less.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses with GARs of $1 million or less. BOJ's small business lending is comparable to demographic data by both number and dollar. The following table illustrates the distribution of small business loans by size of the business throughout the AA.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
≤ $1,000,000	88.9	50	98.0	1,918	91.0
> $1,000,000	3.1	1	2.0	190	9.0
Revenue Not Available	8.0	0	0.0	0	0.0
Total	**100.0**	**51**	**100.0**	**2,108**	**100.0**
Source: Source: 2024 D&B Data; Bank Data.					

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration to individuals of different income levels. BOJ's lending performance is comparable to demographic data to both low- and moderate-income families. The following table illustrates the distribution of home mortgage loans.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	**% of Families**	**#**	**%**	**$(000s)**	**%**
Low	22.6	5	27.8	239	10.7
Moderate	13.6	4	22.2	322	14.4
Middle	17.8	2	11.1	219	9.8
Upper	46.0	7	38.9	1,457	65.1
Total	**100.0**	**18**	**100.0**	**2,237**	**100.0**
Source: 2020 U.S. Census; Bank Data, Due to rounding, totals may not equal 100.0%					

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Bank of Jamestown
Strategic Plan
2026

Executive Summary Bank of Jamestown is dedicated to active community involvement, maintaining a risk management focus to ensure financial soundness and stability, and providing shareholders with a reasonable return on their investment.

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1. Mission Statement The mission of the Bank of Jamestown is to be a locally owned community bank serving the financial needs of our community by offering and delivering quality personalized financial services to all customers at competitive rates.

2. Vision Statement To be the leading financial partner in our community, known for exceptional service and community engagement, while ensuring the financial well-being for all our customers and shareholders.

3. Core Values

- Community Focus
- Integrity and Transparency
- Customer Commitment
- Innovation and Growth

4. Market Analysis

- **Community Overview**
    - Population: 17,991 residents in our primary service area, with a median household income of $48,220 in 2020 (Latest US Census Bureau).
    - Key Industries: Manufacturing, specifically focused on automotive components, batteries, and steel products. Other significant industries include tourism attractions, agriculture, healthcare and social assistance, and education services.
- **Competitive Landscape**
    - Traditional bank competitors include First National Bank, Citizens National Bank, United Citizens Bank of Southern Kentucky, Monticello Banking Company, First & Farmers National Bank, and Community Trust Bank.
    - Credit Unions that are competitors in our competitive landscape are L&N Federal Credit Union (Somerset, KY), and Abound Credit Union (Campbellsville, KY).
    - Other non-traditional bank competitors that offer a range of financial services including traditional banking options like savings accounts, certificates of deposits, loans (auto, personal, home mortgages, and credit cards) are World Finance, Cash Express, First Financial Credit, Lendmark Financial Services, Best Financial Services, Edward Jones – Financial Advisors, State Farm Insurance, Kentucky Farm Bureau Insurance, Farm Credit Services of America, USDA Farm Service Agency and several mortgage brokers.

5. Goals and Objectives

1. Shareholder Relations

GOAL: Enhance shareholder value through sustainable earnings growth and operational efficiencies.

OBJECTIVES:

- **Expand Loan Portfolio:** Identify and execute on new market opportunities, focusing on organic loan growth.
- **Deposit Growth Strategy:** Assess potential branch acquisitions and the establishment of new offices in underserved areas to attract stable retail deposits.
- **Profitability Metrics:** Established key performance indicators (KPIs) to measure profit growth and shareholder return.
- **Stock Buy-Back Analysis:** Evaluate market conditions and opportunities for stock buy-backs to enhance shareholder value.

2. Management/Human Resources

GOAL: Cultivate a skilled, motivated workforce dedicated to delivering exceptional customer service.

OBJECTIVES:

- **Communication Enhancement:** Implement regular feedback mechanisms between management and staff to foster transparency and trust.
- **Cross-Training Programs:** Expand cross-training initiatives to ensure operational resilience and improve customer service continuity.
- **Talent Retention Strategy:** Continuously review and enhance the employee benefits package to attract and retain top talent, including professional development opportunities.

3. Marketing

GOAL: Develop a robust marketing strategy to increase brand awareness and customer engagement.

OBJECTIVES:

- **Comprehensive Marketing Plan:** Design a plan focused on enhancing name recognition, driving local loan growth, and promoting products.
- **Digital Adoption Campaign:** Ensure customer feedback on technology initiatives align with customer needs, and emphasize the importance of cybersecurity.
- **Community Engagement:** Strengthen partnerships with local organizations to enhance visibility and drive customer acquisition through community-focused events.

4. Regulatory Compliance

GOAL: Ensure the bank's practices meet or exceed regulatory requirements and foster a culture of compliance.

OBJECTIVES:

- **Risk Management Training:** Provide regular training sessions for the Board and staff on compliance and risk management best practices.
- **Compliance Management System Review:** Regularly update the CMS to adapt to new regulations and ensure thorough documentation and audit trails.

5. Technology and Innovation

GOAL: Leverage technology to improve operational efficiency and enhance customer experiences.

OBJECTIVES:

- **Technology Audit:** Conduct a comprehensive review of current technology and contracts to identify cost-saving opportunities and ensure optimal usage.
- **Digital Transformation Initiatives:** Implement new digital tools and platforms that enhance customer interaction and streamline operations, focusing on cybersecurity to protect customer data.
- **Customer Experience Enhancements:** Regularly gather feedback on technology usage and make iterative improvements to online and mobile platforms.

Implementation and Monitoring

- **Action Plans:** Develop specific action plans for each objective with assigned responsibilities and timelines.
- **Performance Review:** Conduct quarterly reviews to assess progress against goals and adjust strategies as necessary.

Conclusion

This refined strategic plan for 2026 aims to build on the strengths of the Bank of Jamestown while supporting our community and addressing new opportunities and challenges in the evolving banking landscape. Engaging staff and shareholders in the implementation process will be crucial for success.

This plan is approved by the Board of Directors of Bank of Jamestown and is effective as of December 19, 2025.

Ross E. Russell

Ross E. Russell
Secretary of the Board

Bank of Jamestown
Retail Banking Services & Hours

Main Office

400 Monument Square
Jamestown KY 42629
Census Tract #9603

East 80 Location

43 Highway 910
Russell Springs KY 42642
Census Tract #9601

Industrial Park Location

2215 North Main Street
Jamestown KY 42629
Census Tract #9603

Hours For all Offices

Lobby

8:30 a.m. – 4:00 p.m. Monday – Thursday
8:30 a.m. – 5:00 p.m. Friday

Drive-Thru

8:00 a.m. – 4:00 p.m. Monday – Thursday
8:00 a.m. – 5:00 p.m. Friday
9:00 a.m. – 12 p.m. Saturday (E80 & Industrial Park locations only)

Alternative Delivery Systems for Retail Banking Service

ATM's* & Night Drops available at all bank locations
Mobile Banking & Online Banking

Debit Card processing at Main Office & E80 Location

*Cirrus, Plus and NYCE along with several other ATM networks are available

No closings or new openings of facilities for Bank of Jamestown recently.

(Rev 12/11/25)

Bank of Jamestown

List of Retail Banking Services

- **Online/Mobile Banking**
  (Download from Android App on Google Play or iPhone App Store)
  - Free Bill Pay
  - Account balance
  - Account history
  - Account transfers
  - Identity Theft Protection
  - Check orders
  - Online statements
  - Account notification
  - Stop payment
  - Turn your debit card off/on
- **Checking Accounts**
  - Regular Checking
  - Truncation Account
  - Student Account
  - Hometown Checking
  - Senior Account
  - NOW Account
  - IMMA Account
- **Savings & Certificates of Deposit**
  - Passbook Savings
  - Student Savings
  - Christmas Club
- **Loans**
  - Consumer Installment
  - Consumer Residential
  - Home Equity
  - Secondary Market (FMAC)
  - Commercial/Agricultural
  - Commercial Real Estate
  - Commercial Line of Credit

- **Tele-banker** – Call 1-877-472-9223
  - Account balance
  - Account history
  - Account transfers
  - Overdraft services
  - Change your PIN
- **Safety Deposit Boxes** at each location
- **Debit card processing** at the Main Office and East 80 Location
- **ATMs & Night Drops** at each location
  - Cirrus, Plus & NYCE along with several other ATM networks are available

Bank of Jamestown

SCHEDULE OF FEES

Effective July 1, 2008

Replace ATM or VISA card	$5.00
Replace PIN number	$5.00
Charge for printed checks	(fee depends on style of checks ordered)
Cashier's checks	
Customer	$3.00
Non-Customer	$5.00
Traveler's checks	$1.00 per $100.00
Club members free	

An account is dormant if for six months no deposits or withdrawals are made by you and the balance is less than $300.00 on Checking accounts or $100.00 on Savings accounts.

Dormant account fee	***$8.00***
Garnishments/Executions/Levies	$25.00
Overdraft (paid check) charge (each)	***$25.00***
Return check charge (each)	***$25.00***
Large return item charge	$5.00
Special statement	$2.00
Account research	$20.00 per hour, $20.00 minimum
Account balancing	$10.00 per hour, $10.00 minimum
Stop payment fee	***$20.00***
Account Alerts/Cautions	***$20.00***
International Wire	***$40.00***
Photocopies	$0.15
Outgoing wire transfers (customer)	***$15.00***
Incoming wire transfers (customer)	***$15.00***
Outgoing wire transfers (non-customer)	***$30.00***
Incoming wire transfers (non-customer)	***$30.00***
Night deposit bag locking (deposit required)	***$20.00***
Zipper bags	***$5.00***
Lock Box rental per year	
Small	***$12.00***
Medium	***$24.00***
Large	***$48.00***
Extra Large	***$60.00***
Drilled lock box	***$10.00 plus actual cost***
Lost key	$40.00
FAX charge	$3.00
Image Copies	$5.00
Collection Fee	$5.00
Non-customer check cashing fee	***$4.00***
Over $1,000.00	***$10.00***
Over $2,500.00	***$20.00***
Non-customer Signature guarantee fee	***$25.00***
Issue a duplicate passbook	$2.00
Minimum requirement open a savings account	adults $100.00 minors $25.00
Minimum requirement to open a checking account	$100.00
Credit Card cash advance for non-customers	$5.00
Close an account by mail	$5.00
Telephone transfers	$5.00

(Telephone transfers through Telebanker offered at no charge)

A maintenance fee of $6.00 will be imposed every statement cycle if the balance in the account falls below $300.00 any day of the cycle.

This fee will not apply to senior citizens 62 years of age and older after notification of age, or to students after signing exemption card, or if you are a member of "The Hometown Checking Club" or if you have a truncation account.

Super Now and IMMA account

A service charge of $6.00 will be imposed every statement cycle if the balance in the account falls below $1,000.00 any day of the cycle.

FACTS

WHAT DOES BANK OF JAMESTOWN DO WITH YOUR PERSONAL INFORMATION?

CONSUMER & COMMERCIAL DISCLOSURE

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and Employment Information ■ Account Balances and Transaction History ■ Credit History and Income When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Bank of Jamestown chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Jamestown share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 270-343-3186 or go to www.bankofjamestown.com

Who we are	
Who is providing this notice?	Bank of Jamestown

What we do	
How does Bank of Jamestown protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bank of Jamestown collect my personal information?	We collect your personal information, for example, when you ■ Open an account or Use your debit card ■ Pay your bills or Apply for a loan ■ Make deposits or withdrawals from your account
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Bank of Jamestown does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Bank of Jamestown does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Bank of Jamestown doesn't jointly market.*

Other important information

Facility-based Assessment and Retail Lending Assessment Areas

The Bank of Jamestown will actively engage in retail lending services to the people of our service area. For consumer real estate and non-real estate purpose loans, the Bank's primary retail lending area includes the following counties: Russell, Adair, Pulaski, Clinton, Casey, Wayne, Cumberland, Taylor, Green and Metcalf.

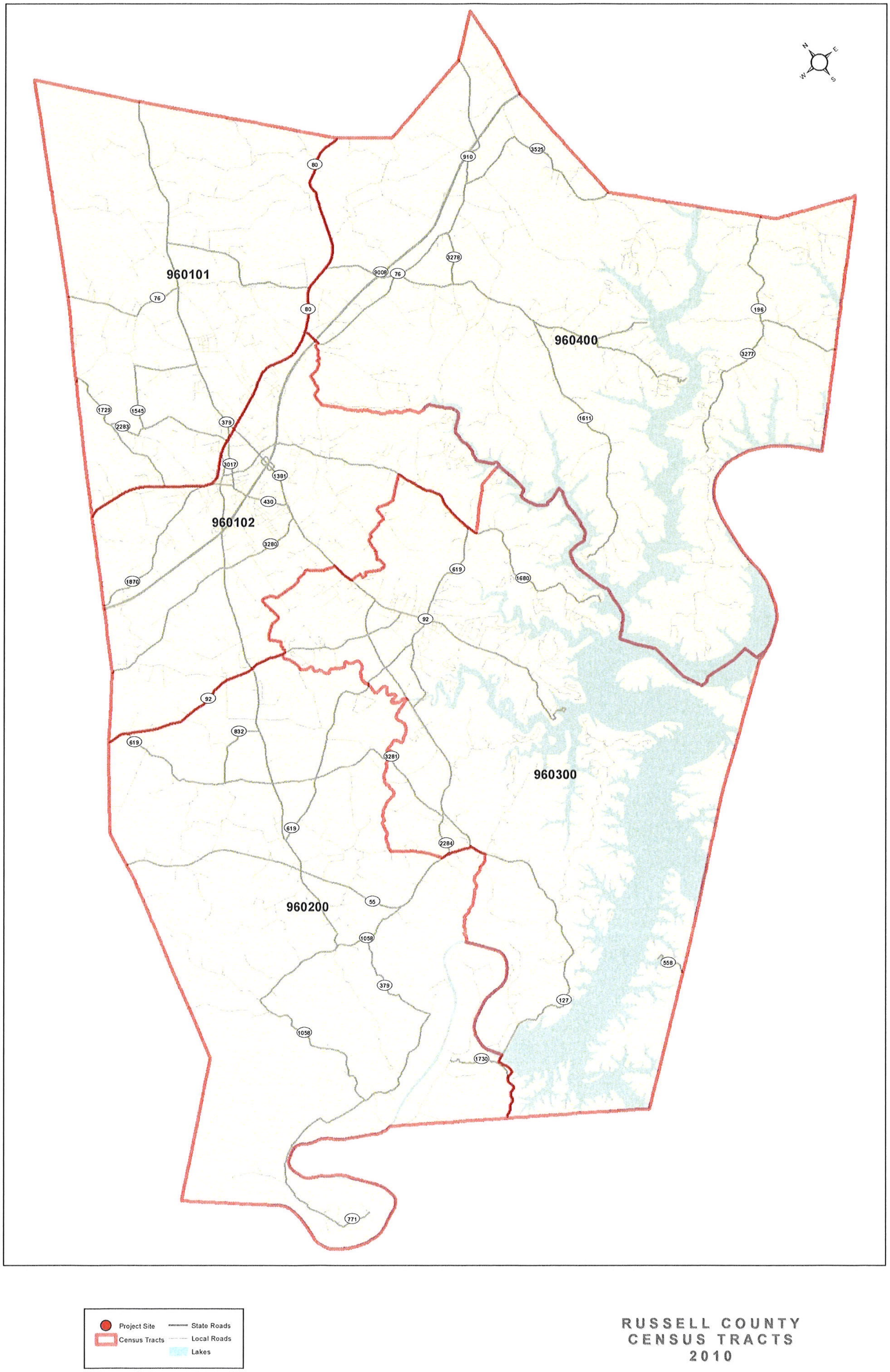
Consumer purpose loans may also be obtained outside of the Bank's primary retail lending area. For commercial purpose loans, the Bank's desired retail lending area is designated as Russell County and a 150-mile radius around the Russell County area within the Commonwealth of Kentucky including Lexington, Louisville, Bowling Green, London, Somerset, Mt. Sterline & the Central Kentucky area. The Bank may also choose to make real estate loans outside the state of Kentucky when such case arises.

(Rev. 01/30/24)

Bank of Jamestown Retail Loan Services

- Residential mortgage loans for 1-4 dwelling units (fixed & variable)
- Construction loans (consumer & commercial)
- Home Improvement loans
- Second mortgage loans which offer a credit line which may be used for any purpose
- Farm loans (including farm mortgage loans, operating capital loans and FMHA insured loans, FSA loans)
- Commercial loans (including real estate mortgage, operating capital and business improvement loans, letters of credit, investment property, line of credit)
- Community development loans
- Consumer loans (including personal, auto, watercraft)
- FMAC secondary Market loans (service)

Bank of Jamestown Facility Based Lending Assessment Area



Loan to Deposit Ratios

	Net Loans	Deposits	Ratios
2026			
12/31/2026			
9/30/2026			
6/30/2026	155,525	192,218	80.91%
3/31/2026	155,177	192,460	80.60%
2025			
12/31/2025	159,490	192,299	82.93%
9/30/2025	162,565	191,162	85.04%
6/30/2025	158,199	190,704	82.95%
3/31/2025	151,159	185,160	81.65%
2024			
12/31/2024	150,093	184,461	81.36%
9/30/2024	150,529	179,629	83.80%
6/30/2024	151,654	185,099	81.65%
3/31/2024	146,260	182,231	80.26%

Industrial Park

Reply to review

[redacted]
5 reviews • 0 photos

★★★★★ 16 mins ago

Bank retailer was patience and sweet. Open a new account and got done less then 15 minutes . 😁 If you need a new account or bank for your money go check them out.

Bank of Jamestown
Owner

Replying publicly

This customer will be notified about your reply, and it will be publicly visible on your Business Profile

0/4,000

6/17/26

IP

Bank of Jamestown
How are we doing?

As part of the Community Reinvestment Act, Bank of Jamestown would like to determine if we are meeting the banking needs of all the citizens in Russell County. Because of your position in the community, your awareness of specific needs would be very helpful to us. Please respond to the following questions by ranking from 1 to 5, with 5 being the best and 1 being the worst. Feel free to add further comments on the back, if needed.

1. How are we doing? 1 2 3 4 5

2. How satisfied have you been with us? 1 2 3 4 5

3. If you have/had a problem with a product or service that we offer, how do you feel about the way it was handled or resolved? 1 2 3 4 5

4. If you bank with another bank in the area, how do we stack up? Tell us what do you like about them? 1 2 3 4 5

5. Bearing in mind that the Bank must operate in a safe and sound manner, what suggestions do you have that would provide better financial services for your community?

   NoNe

Thank you for taking time to answer these questions. Your responses will be used in determining future programs and/or services provided to the citizens of Russell County by Bank of Jamestown.

So friendly + beeyond helpful!

Ji in
Name (

Phone N

12
Date

***Please fill out the form and drop off at any of our Bank of Jamestown locations or mail to:**
Bank of Jamestown, Atten: Barbara Sharpe, PO Box 6, Jamestown KY 42629

(Rev. 10/23/20)

IP

Bank of Jamestown
How are we doing?

As part of the Community Reinvestment Act, Bank of Jamestown would like to determine if we are meeting the banking needs of all the citizens in Russell County. Because of your position in the community, your awareness of specific needs would be very helpful to us. Please respond to the following questions by ranking from 1 to 5, with 5 being the best and 1 being the worst. Feel free to add further comments on the back, if needed.

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   ____

3. If you have/had a problem with a product or service that we offer, how do you feel about the way it was handled or resolved? 1 2 3 4 5

   ____

4. If you bank with another bank in the area, how do we stack up? Tell us what do you like about them? 1 2 3 4 5

   This is my only bank :u;

5. Bearing in mind that the Bank must operate in a safe and sound manner, what suggestions do you have that would provide better financial services for your community?

   More Stickers in the Goodie Bowl :)

Thank you for taking time to answer these questions. Your responses will be used in determining future programs and/or services provided to the citizens of Russell County by Bank of Jamestown.

M
Na

October 8, 2025
Date

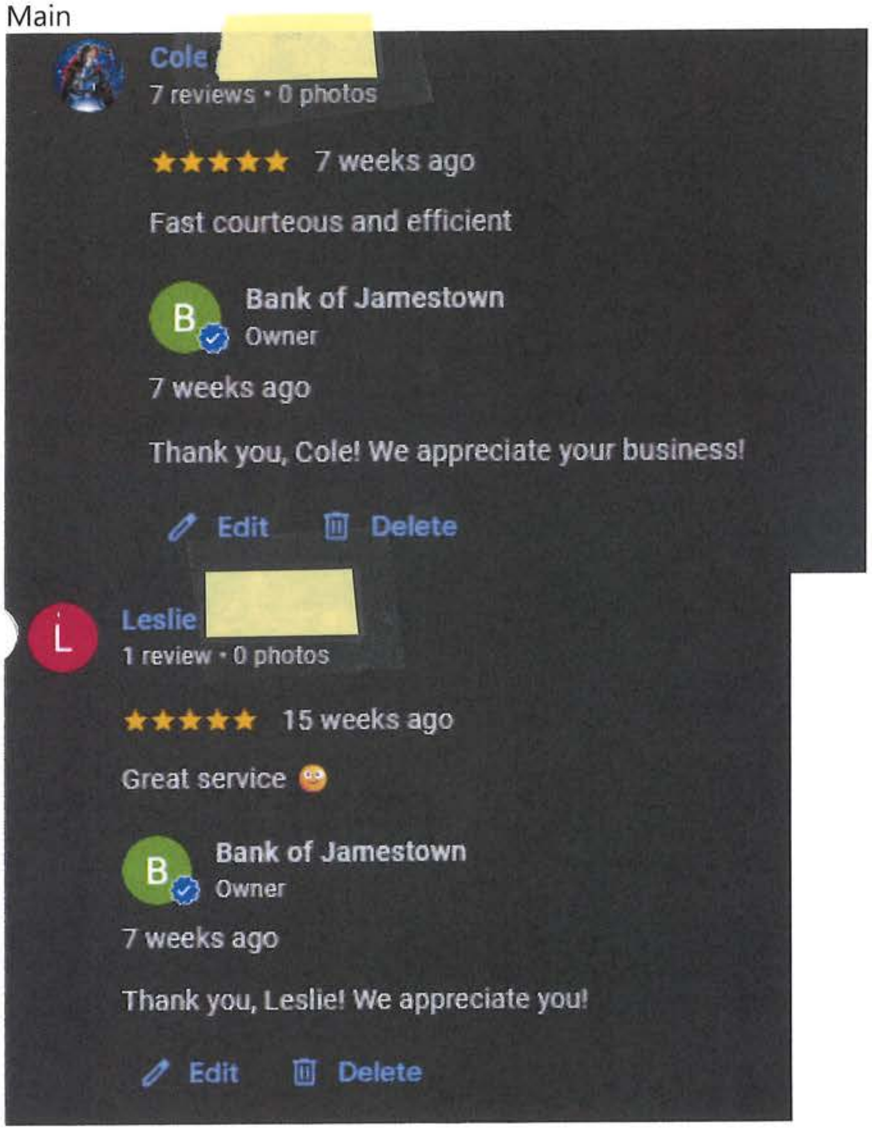
***Please fill out the form and drop off at any of our Bank of Jamestown locations or mail to:**
Bank of Jamestown, Atten: Barbara Sharpe, PO Box 6, Jamestown KY 42629

(Rev. 10/23/20)

Barbara Sharpe

From: Melissa Collins
Sent: Wednesday, July 30, 2025 3:24 PM
To: Barbara Sharpe
Subject: NEW REVIEWS

Main



Cole [redacted]
7 reviews · 0 photos

★★★★★ 7 weeks ago

Fast courteous and efficient

Bank of Jamestown
Owner

7 weeks ago

Thank you, Cole! We appreciate your business!

Edit Delete

Leslie [redacted]
1 review · 0 photos

★★★★★ 15 weeks ago

Great service 😳

Bank of Jamestown
Owner

7 weeks ago

Thank you, Leslie! We appreciate you!

Edit Delete

East 80

Harley [redacted]
0 reviews · 0 photos

★★★★★ 1 hour ago NEW

Did amazing at helping me

Bank of Jamestown
Owner

2 mins ago

We are happy to hear that! Thank you for the great review!

Edit Delete

Julie [redacted]
3 reviews · 2 photos

★★★★★ 1 week ago NEW

Always helpful and nice. Alexis was a joy to work with.

Bank of Jamestown
Owner

1 week ago

Thank you for the great review! We appreciate you!

Edit Delete

Daniel [redacted]
0 reviews · 0 photos

★★★★★ 7 weeks ago

Bank of Jamestown
Owner

7 weeks ago

Thanks for the 5 star rating! We appreciate you!

Edit Delete

Melissa Collins

ISO, CBSE

Friends of Wolf Creek National Fish Hatchery

July 28,2025

Bank of Jamestown
400 Monument Square
P.O. Box 6
Jamestown, KY 42629

Dear Paula Antle and the Bank of Jamestown Team,

The Friends of Wolf Creek National Fish Hatchery and Wolf Creek National Fish Hatchery are so grateful for the volunteer help and sponsorship you all provide for our fishing events. You all are happy to help with registration process at our Catch A Rainbow Kids Fishing Derby for many years. You do whatever is needed and no matter what the weather is, you all do it with a smile.

We want you to know that we are placing a paving stone for the Bank of Jamestown in our personalized/memorial stone walkway. We hope to have it placed by November. This is just a small token to say, 'Thank you' and to show how much of a positive difference you all make in our community and surrounding areas!

With Sincere Appreciation,

Stephen E. Bennett
Friends of Wolf Creek NFH

50 Kendall Road * Jamestown, KY 42629 *270-343-3797 (phone) * 270-343-2874 (fax)
www.friendsofwolfcreeknfh.com * friendsofwolfcreeknfh@gmail.com

To: 4-H Camp Donors

From: Christy A. Martin CAM
Russell County Extension Agent for
4-H Youth Development

RE: Orientation Materials

Date: May 29, 2025

Cooperative Extension Service

Cooperative Extension Service
Russell County
2688 S. Highway 127
Russell Springs, KY 42642
(270) 866-4477
Fax: (270) 866-8645
http://extension.ca.uky.edu

Thank you for your support of the 4-H Camp program this year and over the past several years. I always appreciate your efforts to help me send youth to camp especially in these times where there seems to be so many financial struggles. I will be retiring in early June so I wanted to make sure that you know how much I valued your support.

Blessings and best wishes to you always! You will always have a special place in my heart for your commitment to our young leaders!

It starts with us

Russell
COUNTY PUBLIC LIBRARY

PO Box 970
Jamestown, KY 42629
(270) 343-READ
www.russellcountylibrary.com

April 25, 2025

Bank of Jamestown
PO Box 6
Jamestown, KY 42629

Dear Members of the Bank of Jamestown Board of Directors,

It is with gratitude and pride that Russell County Public Library receives a naming rights gift for the new Pavillion at The Green from Bank of Jamestown. Your decades of support and financial investment in our public library has already made lasting impacts on Russell County and we are humbled, once again, to be an instrument of community transformation with your funding.

In particular, I am appreciative of the excitement and confidence placed in this project by Terry Cochran, Ross Russell, and Patti Lamb. Working with each of these professionals over the years has been a testament to our shared vision and deep understanding of servant leadership. We believe this newest project will be a tangible expression of our joint commitment to improving Russell County's quality of life in harmony with its growing industry.

RCPL is most proud of the close partnership we have built with Bank of Jamestown and sustaining our relationship for the betterment of Russell County will always be our priority.

With sincerest thanks,

Lindsey B. Westerfield

Lindsey B. Westerfield
Library Director

RUSSELL COUNTY

Randy Marcum

Russell County Judge Executive

Phone: (270) 343-2112
Fax: (270) 343-2134
Email: rmarcum@russellcountyky.gov

P.O. Box 397
Jamestown, KY 42629

April 14, 1025

Dear Bank of Jamestown,

Words cannot fully express the gratitude that the magistrates and I feel for your generous contribution to the **4th Annual Community Easter Hunt**. Whether your support came in the form of a monetary donation, supplies, event setup, volunteers, or even a simple prayer—**every effort made a meaningful impact**.

A thriving community is only as strong as the people and organizations behind it. Time and again, you have shown what it means to stand behind Russell County with heart, generosity, and dedication. Please know that **your involvement and support are never taken for granted**. We are deeply thankful for everything you do to help make events like this one possible.

Once again, thank you for being such an important part of this special community tradition.

Sincerely,

Randy Marcum

Randy Marcum
Russell County Judge Executive

COMMONWEALTH OF KENTUCKY
UNITED WE STAND
DIVIDED WE FALL

Bank of Jamestown
How are we doing?

As part of the Community Reinvestment Act, Bank of Jamestown would like to determine if we are meeting the banking needs of all the citizens in Russell County. Because of your position in the community, your awareness of specific needs would be very helpful to us. Please respond to the following questions by ranking from 1 to 5, with 5 being the best and 1 being the worst. Feel free to add further comments on the back, if needed.

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____

2. How satisfied have you been with us? 1 2 3 4 5

____

3. If you have/had a problem with a product or service that we offer, how do you feel about the way it was handled or resolved? 1 2 3 4 5

____

4. If you bank with another bank in the area, how do we stack up? Tell us what do you like about them? 1 2 3 4 5

____

5. Bearing in mind that the Bank must operate in a safe and sound manner, what suggestions do you have that would provide better financial services for your community?

____

Thank you for taking time to answer these questions. Your responses will be used in determining future programs and/or services provided to the citizens of Russell County by Bank of Jamestown.

[redacted]
Name (optional)

[redacted]
Phone Number (optional)

12/5/24
Date

*Please fill out the form and drop off at any of our Bank of Jamestown locations or mail to:
Bank of Jamestown, Atten: Barbara Sharpe, PO Box 6, Jamestown KY 42629

(Rev. 10/23/20)

Barbara Sharpe

om:	Melissa Collins
ent:	Wednesday, December 4, 2024 2:30 PM
To:	Barbara Sharpe
Subject:	Compliments

On 12/2/2024, Rufus [redacted] was calling to have his debit card limits raised. During the call, he informed me that he has been very happy with us as a bank and the great service that he has gotten since he's been with us. Rufus is a new customer, account open date July 2024

On 12/4/2024, Emily [redacted] was calling about an overdraft in her account. After explaining her options and how we can help, she said that she had banked with us since 2019 and that we had always had her back when she was in a bind and that she loved banking here.

Melissa Collins

ISO, CBSE

Bank of Jamestown
(270) 343-3186
www.bankofjamestown.com

"The opposite of security is not insecurity, but convenience"

Barbara Sharpe

From:	Barbara Sharpe
Sent:	Monday, October 14, 2024 2:24 PM
To:	Terry Cochran; Ross Russell; Patti Lamb
Subject:	compliment

Passing along a compliment. I just overheard a customer telling Sahara that she is really sweet to talk to on the phone. 😊

Barbara Sharpe
Compliance Officer

Bank of Jamestown NMLS #754135
PO Box 6
Jamestown KY 42629
(270) 343-3186
(270) 343-3037 fax
bsharpe@bankofjamestown.com

The budget for compliance; always too little.
The cost of non-compliance; too much.
The satisfaction of being in Compliance; PRICELESS

Like us on Facebook

Dear Ms. Lamb,

Thank you so much for Bank of Jamestown's donation of the Dr. Seuss books; "Oh, the Places You'll Go". The preschool students loved the book and don't realize yet what a Keepsake they have thanks to your generousity.

This county and the Russell County school system is fortunate to have such a community minded Organization as Bank of Jamestown. Please convey our sincere thanks to your officers and Board members.

Most Grateful,

Sandra Dick, Preschool Coordinator
Bridgette Smith, Spec Ed Consultant
Vickie Cain Spec. Ed. Consultant

Russell
COUNTY PUBLIC LIBRARY

PO Box 970
Jamestown, KY 42629
(270) 343-READ
www.russellcountylibrary.com

May 31, 2024

Bank of Jamestown
PO Box 6
Jamestown, KY 42629

Dear Friends at Bank of Jamestown:

On behalf of the Russell County Public Library Board of Trustees and Staff, thank you for your generous sponsorship of our Science in Play2Go exhibit through the Kentucky Science Museum. Your gift made it possible for RCPL to provide bus transportation for every Kindergarten through 5th grade classroom in Russell County.

We recorded over 6,000 visits to Science in Play2Go during the three months we hosted it, and we welcomed all five Russell County schools, as well as childcare centers, Head Start, homeschool associations, and other pre-K programs in the region. Science in Play2Go was a tremendous success for the youth of Russell County, reinforcing the critical skills of problem solving and lifelong learning.

The Russell County Public Library values our partnership with Bank of Jamestown. Again, thank you for your continued support of the Russell County Public Library and the community we serve.

Sincerely,

Lindsey B. Westerfield

Lindsey B. Westerfield
Library Director

Cooperative Extension Service

Russell County
4-H Youth Development

Thank you for supporting the Russell County 4-H Camping Program this year!

June 2024

Sincerely,
Christy A. Martin and
Russell Co. 4-H Council

Barbara Sharpe

From:	Melissa Collins
Sent:	Tuesday, July 2, 2024 11:09 AM
To:	Barbara Sharpe
Subject:	Compliment

Terry [redacted] just said to me on the phone regarding helping her with her internet banking:

"Thank you so much for all your help. This is why I love Bank of Jamestown because the customer service is really the best. I've talked to enough of you that I know you by name now."

☺

Melissa Collins

ISO, CBSE

Bank of Jamestown
(270) 343-3186
www.bankofjamestown.com

"The opposite of security is not insecurity, but convenience"

Barbara Sharpe

From:	Melissa Collins
Sent:	Thursday, May 30, 2024 8:58 AM
To:	Barbara Sharpe
Subject:	Compliment

Jerome [illegible] called in a little bit ago and after I helped him, he told me that he was "very satisfied with our service over the years" and then proceeded to ask about Paula. He said that she was so helpful to him several times and that he really thought a lot of her.

Go, team!

Melissa Collins

ISO, CBSE

Bank of Jamestown
(270) 343-3186
www.bankofjamestown.com

"The opposite of security is not insecurity, but convenience"

From:	Philip [redacted]
Sent:	Monday, March 4, 2024 10:54 AM
To:	Tracy Wariner
Cc:	Terry Cochran
Subject:	RE: [redacted]

WARNING: This email is from an external source. Do not click links or attachments unless you recognize the sender and know the content is safe.

Hey Tracy,

Thank you so much for this email. Very few individuals or organizations follow up these days, so this is greatly appreciated.

You guys are Awesome!!!

Have a great week!!!

Philip

From: Tracy Wariner [redacted]
Sent: Monday, March 4, 2024 10:52 AM
To: Philip Sewell [redacted]
Cc: Terry Cochran [redacted]
Subject: RE: [redacted]

Good Monday morning Philip!

The [redacted] payment has been received and applied accordingly!

Thank you!

From: Philip [redacted]>
Sent: Friday, March 1, 2024 11:45 AM
To: Tracy Wariner [redacted]
Cc: Terry Cochran [redacted]
Subject: RE: [redacted]

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Hey Terry,

Thank you for the email.

Yes Ma am, this is to be applied to the principle, and we expect the ACH payment for the loan to continue to be billed monthly.

There have not been any complaints about our CRA performance to date.