



# 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 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 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: March 20, 2023

## **Community Reinvestment Act (CRA) Statement**

**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.



# **PUBLIC DISCLOSURE**

August 12, 2019

## **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.

COPY  
Rec'd 9/25/19

## TABLE OF CONTENTS

|   |    |
|---|----|
| Institution Rating .....                                      | 1  |
| Scope of Evaluation .....                                     | 1  |
| Description of Institution .....                              | 2  |
| Description of Assessment Area .....                          | 3  |
| Conclusions on Performance Criteria .....                     | 5  |
| Discriminatory or Other Illegal Credit Practices Review ..... | 9  |
| Glossary .....  | 10 |

## INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping 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.

Bank of Jamestown's (BOJ) satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the Lending Test performance:

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- The bank made a majority of its home mortgage, small business, and small farm loans in the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the prior evaluation; therefore, this factor did not affect the Lending Test rating.

## SCOPE OF EVALUATION

### **General Information**

The evaluation covers the period from the prior evaluation dated September 16, 2013, to the current evaluation dated August 12, 2019. Examiners used the Interagency Small Institution Procedures to conduct a full-scope review of BOJ's CRA performance. Under these procedures, examiners evaluated the performance based on the lending criteria detailed above. The bank has no subsidiaries or affiliates engaged in lending activities.

### **Loan Products Reviewed**

Examiners determined the bank's major product lines are home mortgage, small business, and small farm loans. This conclusion considered the business strategy, and number and dollar volume of loans originated during the evaluation period. Examiners did not consider consumer loans as they do not represent a major product line; therefore, they provide no material support for conclusions or ratings and are not presented. Based on the portfolio composition, lending focus, and product loan volumes, examiners gave more and equal weight to the bank's record of originating small business and farm loans in relation to overall conclusions. Bank records indicated that the lending focus and product mix remained consistent throughout the examination period.

Examiners used the entire universe of home mortgage loans originated in the period January 1, through December 31, 2018, which was representative of the bank's performance during the evaluation period. The bank originated 28 home mortgage loans totaling \$13 million in 2018. The 2015 American Community Survey (ACS) Census data provided a standard of comparison for the home mortgage loans.



Examiners selected a sample of small business and small farm loans originated in the period January 1, through December 31, 2018. The evaluation considered the sample to be representative of the bank's performance during the entire evaluation period. The bank originated 40 small business loans totaling \$2.3, and the evaluation used a sample of 30 totaling \$2 million. The bank originated 50 small farm loans totaling \$2.5 million, and the evaluation used a sample of 30 totaling \$944,505. D&B data for June 2018 provided a standard of comparison for the small business and small farm loans.

BOJ offers secondary market loans through various investors. Applicants requesting a long-term, fixed-rate home mortgage loan can apply through the bank's secondary market program, with access to conventional home mortgage loans, as well as government sponsored programs such as Federal Housing Association (FHA), Veterans Benefits Administration (VA), United States Department of Agriculture (USDA), and Rural Housing Servicing (RHS). BOJ does not make the credit decision for these loans and as a result, these loans are not included in the above stated numbers.

Examiners reviewed the number and dollar volume of home mortgage, small business, and small farm loans. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals, small businesses and farms served.

## **DESCRIPTION OF INSTITUTION**

### **Background**

BOJ is a state-chartered, full service commercial bank headquartered in Jamestown, Kentucky. It is a wholly-owned subsidiary of Jamestown Bancorp, Inc., a locally-owned, one-bank holding company also headquartered in Jamestown, Kentucky. The institution received a 'Satisfactory' rating during the prior FDIC Performance Evaluation, dated September 16, 2013, based on Interagency Small Institution Examination Procedures.

### **Operations**

BOJ operates a full-service main office and branch office in Jamestown and a full-service branch in Russell Springs. All offices are located within Russell County, Kentucky. BOJ offers loan products including home mortgage, commercial, agricultural, and consumer loans, primarily focusing on small farm and business lending. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and an automated teller machine (ATM) located at each branch, as well as a cash-dispensing ATM at the Lake Cumberland State Park's Lure Lodge. The bank has not opened or closed any branches, and no merger or acquisition activities occurred since the prior evaluation.

### **Ability and Capacity**

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs. Assets totaled approximately \$203 million as of June 30, 2019, with total loans of \$128 million. The table below illustrates the distribution of the loan portfolio as reported in the Consolidated Report of Condition and Income (Call Report).

| Loan Portfolio Distribution as of June 30, 2019           |                  |              |
|---|------------------|--------------|
| Loan Category   | \$(000s)         | Percent      |
| Construction and Land Development                         | 7,582            | 5.9%         |
| Secured by Farmland                                       | 21,619           | 16.9%        |
| Secured by 1-4 Family Residential Properties              | 22,098           | 17.3%        |
| Secured by Multifamily (5 or more) Residential Properties | 15,351           | 12.0%        |
| Secured by Nonfarm Nonresidential Properties              | 45,906           | 36.1%        |
| <b>Total Real Estate Loans</b>                            | <b>\$112,556</b> | <b>88.2%</b> |
| Commercial and Industrial Loans                           | 9,243            | 7.2%         |
| Agricultural Loans  | 1,433            | 1.1%         |
| Consumer Loans  | 2,155            | 1.7%         |
| Other Loans   | 2,289            | 1.8%         |
| <b>Total Loans</b>  | <b>\$127,676</b> | <b>100%</b>  |
| <i>Source: Call Report.</i>                               |                  |              |

## DESCRIPTION OF ASSESSMENT AREA

CRA requires each financial institution to define one or more AAs within which its performance will be evaluated. BOJ designated a single AA in the Non-Metropolitan Statistical Area (Non-MSA) in Russell County, Kentucky. BOJ's designation is in conformance with CRA requirements, as it consists of a whole county and does not arbitrarily exclude LMI census tracts.

### Economic and Demographic Data

The AA includes all five census tracts in Russell County, consisting of one moderate-income and four Non-MSA Middle-Income census tracts which have been designated as distressed and underserved due to poverty and being remote rural. There are no low-income census tracts. The moderate-income tract (9601.01) sits north of U.S. 127 and is in the northernmost quadrant of Russell County. BOJ does not have an office located in tract 9601.01. Russell County is located in south central Kentucky. The entire area is sparsely populated and rural in nature. The county features two major towns, Russell Springs to the north (population of 2,569) and Jamestown to the south (population of 1,791). Rolling hills and farmland dominate the landscape. However, Lake Cumberland and Lake Cumberland State Park compose most of the southeast quadrant of the county. The table on the following page illustrates select demographic characteristics of the AA.

Examiners used the 2018 FFIEC-updated median family income (MFI) level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories used.

| MFI Ranges            |              |                          |                         |                 |
|-----------------------|--------------|--------------------------|-------------------------|-----------------|
| 2018 MFI              | Low<br>< 50% | Moderate<br>50% to < 80% | Middle<br>80% to < 120% | Upper<br>≥ 120% |
| \$49,400              | < \$24,700   | \$24,700 to < \$39,520   | \$39,520 to < \$59,280  | ≥ \$59,280      |
| <i>Source: FFIEC.</i> |              |                          |                         |                 |



Based on the 2015 ACS Census Data, there were 9,942 housing units in the AA. Of these, 52 percent are owner-occupied, 18.8 percent are occupied rental units, and 29 percent are vacant. The geographic distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

| Demographic Information of the AA       |        |               |                      |                  |                 |
|---|--------|---------------|----------------------|------------------|-----------------|
| Demographic Characteristics             | #      | Low<br>% of # | Moderate<br>% of #   | Middle<br>% of # | Upper<br>% of # |
| Geographies (Census Tracts)             | 5      | --            | 20                   | 80               | ---             |
| Population by Geography                 | 17,669 | --            | 19.4                 | 80.6             | ---             |
| Housing Units by Geography              | 9,942  | --            | 16                   | 84               | ---             |
| Owner-Occupied Units by Geography       | 5,177  | --            | 19.1                 | 80.9             | ---             |
| Occupied Rental Units by Geography      | 1,873  | --            | 19.4                 | 80.6             | ---             |
| Vacant Units by Geography               | 2,892  | --            | 8                    | 92               | ---             |
| Businesses by Geography                 | 997    | --            | 18.8                 | 81.2             | ---             |
| Farms by Geography                      | 84     | --            | 21.4                 | 78.6             | ---             |
| Family Distribution by Income Level     | 4,495  | 28.0          | 19.9                 | 19.1             | 33.1            |
| Household Distribution by Income Level  | 7,050  | 31.4          | 15.6                 | 18.6             | 34.3            |
| 2018 Median Family Income Non-MSAs - KY |        | \$45,920      | Median Housing Value |                  | \$88,415        |
| Families Below Poverty Level            |        | 19.8%         | Median Gross Rent    |                  | \$508           |

*Source: 2015 ACS Census and 2018 D&B Data. Due to rounding, totals may not equal 100%.*

According to June 2018 D&B data, there were 997 businesses located within the AA. Gross Annual Revenues (GARs) for these businesses include 82.5 percent with \$1 million or less, 5.5 percent with more than \$1 million, and 12 percent with unknown revenues. The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by GAR level. The two most dominant industries in the AA include manufacturing at 25.5 percent and trade, transportation and utilities at 15 percent. In addition, of area employers, 71.1 percent have four or less employees, and 89.6 percent operate from a single location. Major employers in the AA include Stephens Pipe & Steel (700 employees), Bruss North American (500 employees), and Dr. Schneider Automotive Systems, Inc. (383 employees). All are located in Russell Springs, KY.

Data obtained from the U.S. Bureau of Labor and Statistics indicates the unemployment rate for the state of Kentucky was 4.9 percent as of June 2019, which is slightly higher than the National unemployment rate of 3.7 percent. Russell County's unemployment rate during the same timeframe was higher than both state and national rates at 6.2 percent.

According to June 2018 D&B data, there were 84 farms located within the AA. GARs for these farms include 97.6 percent with \$1 million or less and 2.38 with unknown revenues. The analysis of small farm loans under the borrower profile criterion compares the distribution of farms by GAR level.

### **Competition**

BOJ operates in a highly competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2018, seven financial institutions operated 11 full-service branches within the AA. Of these, BOJ ranked second with 36.9 percent of deposit market share.

BOJ is not required to collect or report its home mortgage loan data, and has elected not to do so. Therefore, the analysis under the Lending Test does not include comparisons against aggregate data. However, there is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders when considering the size and population of the AA. The market share data provides a measurement of the high level of competition for such loans in this AA. The most recent aggregate home mortgage lending data (2017) reaffirms the level of competition, with 74 lenders reporting 236 home mortgage loans originated or purchased. The top 5 lenders originated 34.7 percent.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to those needs. Examiners conducted two community contacts with local economic development organizations. One contact indicated that opportunities exist for lending to small businesses and farms to finance equipment purchases and capital expenditures. The contact stated that the LMI housing stock is sufficient and that home values are increasing; however, there is a need for elderly and assisted living housing. The contact also stated that many of the farm operations are small and are part-time efforts to supplement the owner's other non-agricultural employment. One contact indicated that young borrowers lack the down payment for home purchases or the capital investment to start up new businesses. Both contacts indicated that there are seven banks in the AA, which creates a significant amount of competition, given the population of the county. Overall, the contacts indicated that banks are actively involved in the community and meeting the credit needs of the AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

BOJ demonstrated satisfactory performance under the Lending Test. Geographic Distribution and Borrower Profile primarily support this conclusion.

### **Loan to Deposit (LTD) Ratio**

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The bank's LTD ratio, calculated from Call Report data averaged 66.1 percent over the past 23 calendar quarters from September 30, 2013, to March 31, 2019. The ratio shows a steady increase from a low of 52.8 percent as of December 31, 2014, to its current high of 82.6 percent as of March 31, 2019. BOJ maintained a ratio similar to comparable institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.



| LTD Ratio Comparison                          |                                     |                           |
|---|-------------------------------------|---------------------------|
| Institution                                   | Total Assets as of 3/31/19 (\$000s) | Average Net LTD Ratio (%) |
| Bank of Jamestown                             | 200,513                             | 66.1                      |
| Similarly-Situated Institution #1             | 222,136                             | 52.9                      |
| Similarly-Situated Institution #2             | 191,964                             | 86.7                      |
| Similarly-Situated Institution #3             | 209,952                             | 66.0                      |
| Similarly-Situated Institution #4             | 193,425                             | 84.1                      |
| Source: Call Reports 9/30/13 through 3/31/19. |                                     |                           |

### **Assessment Area Concentration**

The bank made a majority of small business and farm loans by both number and volume, to borrowers inside the AA in 2018. Examiners gave more weight to the number and variety of loans than dollar volume because of the high concentration of small farms and businesses in Russell County. See the following table.

| Lending Inside and Outside of the AA  |                 |      |         |      |       |                                 |      |         |      |          |
|---|-----------------|------|---------|------|-------|---------------------------------|------|---------|------|----------|
| Loan Category   | Number of Loans |      |         |      |       | Dollar Amount of Loans \$(000s) |      |         |      |          |
|   | Inside          |      | Outside |      | Total | Inside                          |      | Outside |      | Total    |
|   | #               | %    | #       | %    | #     | \$                              | %    | \$      | %    | \$(000s) |
| Home Mortgage   | 15              | 53.6 | 13      | 46.4 | 28    | 917                             | 7    | 12,125  | 93   | 13,042   |
| Small Business  | 27              | 90   | 3       | 10   | 30    | 1,225                           | 61.1 | 779     | 38.9 | 2,004    |
| Small Farm  | 23              | 76.7 | 7       | 23.3 | 30    | 699                             | 74   | 246     | 26   | 945      |
| Source: Evaluation Period: 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%. |                 |      |         |      |       |                                 |      |         |      |          |

Home mortgage distribution reflects that a majority of loans by number (53.6 percent) went to borrowers inside the AA; however, the corresponding dollar volume of these loans is only 7 percent. Examiners determined that this disparity was due to four large multi-family loans totaling \$10 million made outside the AA, while the 15 home mortgage loans made within the AA averaged just \$61,000. In addition, examiners gave positive consideration to the significant home mortgage loan volume the bank has originated and sold to Freddie Mac and the other home mortgage loans the bank facilitated as a broker for sale to the secondary market. Between January 1, 2017, and July 1, 2019, BOJ funded or assisted with the origination of 44 loans totaling \$2.2 million.

### **Geographic Distribution**

The geographic distribution of home mortgage, small business, and small farm loans reflects reasonable dispersion throughout the AA.

### **Home Mortgage Loans**

As shown in the table on the following page, the distribution of home mortgage loans reflects reasonable dispersion. BOJ's lending at 20 percent slightly exceeds and is comparable to the percentage of owner-occupied housing units in the moderate-income census tract at 19.1 percent.

| Geographic Distribution of Home Mortgage Loans   |  |           |             |              |             |
|--|--|-----------|-------------|--------------|-------------|
| Tract<br>Income<br>Level   | % of Owner-<br>Occupied Housing<br>Units | #         | %           | \$(000s)     | %           |
| Moderate   | 19.1                                     | 3         | 20          | 152          | 16.6        |
| Middle   | 80.9                                     | 12        | 80          | 765          | 83.4        |
| <b>Totals</b>  | <b>100%</b>                              | <b>15</b> | <b>100%</b> | <b>\$917</b> | <b>100%</b> |
| <i>Source: 2015 ACS Census; 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%.</i> |  |           |             |              |             |

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion. Although BOJ originated only 2 loans for 7.4% in the moderate-income census tract, only 18.8 percent of the businesses in the AA are located within that tract, limiting opportunities for business loans. According to D&B data, there are only 187 businesses located in the moderate-income census tract. Additionally, BOJ operates in a highly-competitive market. Aggregate small business lending data for 2017 reflects 24 lenders originated approximately 168 small business loans in Russell County, with the top three lenders originating 38.7 percent. The bank's lending performance is less than demographic, but reasonable considering market and competitive factors.

| Geographic Distribution of Small Business Loans  |                    |           |             |                |             |
|--|--------------------|-----------|-------------|----------------|-------------|
| Tract<br>Income Level  | % of<br>Businesses | #         | %           | \$(000s)       | %           |
| Moderate   | 18.8               | 2         | 7.4         | 9              | 0.7         |
| Middle   | 81.2               | 25        | 92.6        | 1,216          | 99.3        |
| <b>Totals</b>  | <b>100%</b>        | <b>27</b> | <b>100%</b> | <b>\$1,225</b> | <b>100%</b> |
| <i>Source: 2018 D&amp;B Data; 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%.</i> |                    |           |             |                |             |

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable dispersion. BOJ's lending at 21.7 percent of its small farm loans slightly exceeds and is comparable to the 21.4 percent of small farms located in the moderate-income tract.

| Geographic Distribution of Small Farm Loans  |                     |           |             |              |             |
|--|---------------------|-----------|-------------|--------------|-------------|
| Tract<br>Income Level  | % of Small<br>Farms | #         | %           | \$(000s)     | %           |
| Moderate   | 21.4                | 5         | 21.7        | 169          | 24.2        |
| Middle   | 78.6                | 18        | 78.3        | 530          | 75.8        |
| <b>Totals</b>  | <b>100%</b>         | <b>23</b> | <b>100%</b> | <b>\$699</b> | <b>100%</b> |
| <i>Source: 2018 D&amp;B Data; 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%.</i> |                     |           |             |              |             |

### **Borrower Profile**

The distribution of home mortgage, small business, and small farm lending reflects reasonable penetration among individuals of different income levels, and farms and businesses of different sizes. Examiners focused on the number of home mortgage loans to LMI borrowers and on the number of loans to farms and businesses with GARs of \$1 million or less.



### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including LMI borrowers, reflects reasonable penetration. Examiners focused the comparison with the percentage of families within each income level according to 2015 ACS data. The table below illustrates the bank's lending performance by borrower income levels within the AA.

| Distribution of Home Mortgage Loans by Borrower Income Level   |               |    |      |          |      |
|--|---------------|----|------|----------|------|
| Borrower Income Level  | % of Families | #  | %    | \$(000s) | %    |
| Low  | 28*           | 1  | 6.7  | 49       | 5.4  |
| Moderate   | 19.8          | 4  | 26.7 | 334      | 36.4 |
| Middle   | 19.1          | 3  | 20.0 | 115      | 12.5 |
| Upper  | 33.1          | 7  | 46.7 | 419      | 45.7 |
| Totals   | 100%          | 15 | 100% | \$917    | 100% |
| Source: 2015 ACS Census; 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%. *-Includes 19.8% of borrowers below the poverty level. |               |    |      |          |      |

BOJ originated one loan to low-income borrowers for a percentage of 6.7, which is below demographics of 28 percent; however, 19.8 percent of these families have incomes below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, taxes, and insurance costs, limiting the demand and opportunity for lending to low-income borrowers. This, together with competition from banks and mortgage companies offering secondary market loan products that target low-income borrowers, limits the opportunity for originating home mortgage loans to low-income borrowers. Additionally, a community contact stated that creditworthiness and lack of down payment funds were limiting factors for many individuals seeking home loans.

The bank's performance of lending to moderate-income borrowers exceeds the demographics by 6.8 percentage points. This level of lending to LMI families within the AA reflects reasonable performance.

### ***Small Business Loans***

The distribution of small business loans reflects excellent penetration. In 2018, BOJ originated 96.3 percent of the small business loan sample to businesses with GARs of \$1 million or less.

| Distribution of Small Business Loans by GAR Category  |                 |    |      |          |      |
|---|-----------------|----|------|----------|------|
| GAR Level   | % of Businesses | #  | %    | \$(000s) | %    |
| ≤ \$1,000,000   | 82.4            | 26 | 96.3 | 863      | 70.5 |
| > \$1,000,000   | 5.5             | 1  | 3.7  | 362      | 29.5 |
| Revenue not available   | 12              | 0  | --   | 0        | --   |
| Totals  | 100%            | 27 | 100% | \$1,225  | 100% |
| Source: 2018 D&B Data; 1/1/18 - 12/31/18 Bank Data. Due to rounding, totals may not equal 100%. |                 |    |      |          |      |

Examiners further determined that 78 percent of the small business loans were made to businesses with GARs of less than \$150,000. This indicates the bank's willingness to make



small dollar loans to meet the needs of small businesses. When compared to 82.4 percent of the businesses in this revenue category in the AA, this reflects excellent performance.

#### ***Small Farm Loans***

The distribution of small farm loans reflects excellent penetration. In 2018, BOJ originated all 23 sampled loans to farms with GARs of \$1 million or less. Examiners further determined that 91.3 percent of these loans went to small farms with GAR of less than \$100,000. When compared to 97.6 percent of the small farms in the revenue category in the AA, and the level of GAR for the loans made, this reflects excellent performance evidencing the bank's willingness to lend to the smallest of farms.

#### **Response to Complaints**

The bank did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## 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.

**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 CRA.

**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.

**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.

**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).

**Family Income:** Includes the income of all members of a family that are age 15 and older.

**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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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).

**HMDA Loan Application Register (HMDA LAR):** The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

**Home Mortgage Loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Household Income:** Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

**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.

**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 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:** 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.

**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 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 2025**

**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.

---

**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 2025 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 16, 2024.



**Ross E. Russell**  
Secretary of the Board

**Bank of Jamestown**  
**Information Security Strategic Plan**  
**2025**

## INTRODUCTION

Information security is a top priority for Bank of Jamestown because the trust of our customers is fundamental to our business. Our approach to information security and data protection is an integral part of every system, process and business interaction. Every product and program we launch has security considerations at its foundation. We want our customers to trust in our ability to prepare, prevent, detect, mitigate, respond to and recover from information security threats and risks. We will continue to make the required investments in our technology and people to provide an evolving, multi-layered defense. Bank of Jamestown supports a comprehensive company-wide information security program and recognizes that information security is a shared responsibility; as a result, the Bank of Jamestown has established a formalized information security program to protect the confidentiality, integrity and availability of information, and reduce risk to an acceptable level.

## MISSION STATEMENT

The Information Security Officer (ISO) is committed to engaging and working with third-party vendors to identify, develop, seek approval for, and promote a comprehensive information security and risk management program. The program will focus on attack prediction, exposure prevention, breach detection and incident response through continuous monitoring and data analytics (Figure 1). It is the mission of the ISO to utilize user education, Governance, Risk Management, and Compliance (GRC) to meet the needs of the Bank and support its mission, while protecting the Bank's assets against unauthorized use, disclosure, modification, damage and loss.

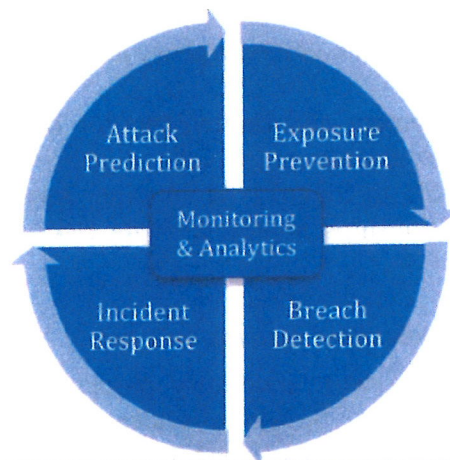


Figure 1 – Measureable continuous cyber improvement

## **STRATEGIC OBJECTIVES**

Maintain a sound Risk Assessment to identify risks associated with information technology security, so that the Bank effectively manages security risk to its information technology assets.

## **STRATEGIC GOALS**

### **PLAN**

***Goal 1: Identify, improve and continue to promote a best practice IT security standard.***

The ISO, in partnership with all appropriate Bank employees and committees, will guide the Bank in the selection of a progressing information security standard that best serves the Bank's mission.

***Goal 2: Promote a continuing comprehensive set of IT security policies.***

The ISO, in partnership with all appropriate employees and committees, will guide the Bank in the continuing development of a comprehensive and ever-changing set of information security policies. Policies will be based on the information security standard selected in Goal 1, will follow information security best practices, and will be tailored to best support the Bank's mission and risk appetite.

### **ENHANCE**

***Goal 3: Continue Implementing a risk and contingency management program.***

The ISO will drive the development and implementation of an IT centric business impact analysis and risk assessment, which will provide the Bank the necessary information and tools to identify its mission essential business functions, understand their relationships, and quantify the risk associated with their disruption.

***Goal 4: Inventory and classify sensitive systems and data.***

The ISO will initiate a company-wide inventory process to identify and classify sensitive systems and data. Sensitive systems and data will be protected in accordance with the policies set forth by the Bank under Goal 2 and following guidance from the Bank ISO. Sensitive data no longer needed for business or archival purposes will be purged in accordance with Bank and applicable retention policies.

***Goal 5: Establish a broad information security educational and training program.***

The ISO will establish a broad ongoing information security awareness

program in support of Goal 2. The information security awareness program shall be well integrated into the Bank's on-boarding and off-boarding of employees which should include relevant education material and training tailored to both board and specific audiences, and provide measurable results of effectiveness on an annual basis.

## **MONITOR**

### ***Goal 6: Align Bank governance and IT to support information security and risk reduction.***

The Bank will align and strengthen relevant current governance committees, and establish new governance committees as needed to infuse and drive information security across all aspects of the Bank's life and business. The ISO will assess IT requirements and align processes to enhance technical and management IT security controls, implement new controls where needed, and monitor controls' effectiveness.

### ***Goal 7: Establish a process for regular progress***

The ISO will establish a vehicle and schedule for reporting on the progress of this information security strategic plan to various Bank employees, and senior leadership (President, Chief Executive Officer, Sr. Vice President's, Board of Directors and IT Committee).

### ***Goal 8: Bank of Jamestown ongoing Compliance***

The ISO will work in conjunction with the Compliance Officer and the BSA Officer to create, maintain, and train and enforce all policies related to information security including but not limited to:

Information Security - GLBA  
Acceptable Use Policy

Adopted at the Board of Directors meeting on this the 16<sup>th</sup>, day of December 2024.

  
\_\_\_\_\_  
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  
Cash Dispenser in Lure Lodge at Lake Cumberland State Park, Jamestown KY  
Mobile Banking & Online Banking

Debit Card processing at Main Office

\*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 01/30/24)

**Bank of Jamestown**  
**List of Retail Banking Services**

- Online/Mobile Banking
  - Free Bill Pay
  - Account balance
  - Account history
  - Account transfers
  - Identity Theft Protection
  - Check orders
  - Online statements
  - Account notification
  - Stop payments
- Checking Accounts – See Checking Tab
- Savings & Certificates of Deposit – See CD/Savings Tab
- Loans – See Loans Tab
- Mobile Banking
  - Download from Android App on Google Play or iPhone App Store
- Telebanker – 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
- ATMs & Night Drops at each location
  - Cirrus, Plus & NYCE along with several other ATM networks are available
- Cash Dispenser in Lure Lodge at Lake Cumberland State Resort Park, Jamestown KY

# 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. |  |
| <b>Dormant account fee</b>   | <b>\$8.00</b>                            |
| Garnishments/Executions/Levies   | \$25.00                                  |
| <b>Overdraft (paid check) charge (each)</b>  | <b>\$25.00</b>                           |
| <b>Return check charge (each)</b>  | <b>\$25.00</b>                           |
| 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        |
| <b>Stop payment fee</b>  | <b>\$20.00</b>                           |
| <b>Account Alerts/Cautions</b>   | <b>\$20.00</b>                           |
| <b>International Wire</b>  | <b>\$40.00</b>                           |
| Photocopies  | \$0.15                                   |
| <b>Outgoing wire transfers (customer)</b>  | <b>\$15.00</b>                           |
| <b>Incoming wire transfers (customer)</b>  | <b>\$15.00</b>                           |
| <b>Outgoing wire transfers (non-customer)</b>  | <b>\$30.00</b>                           |
| <b>Incoming wire transfers (non-customer)</b>  | <b>\$30.00</b>                           |
| <b>Night deposit bag locking (deposit required)</b>  | <b>\$20.00</b>                           |
| <b>Zipper bags</b>   | <b>\$5.00</b>                            |
| <b>Lock Box rental per year</b>  |  |
| Small  | \$12.00                                  |
| Medium   | \$24.00                                  |
| Large  | \$48.00                                  |
| Extra Large  | \$60.00                                  |
| <b>Drilled lock box</b>  | <b>\$10.00 plus actual cost</b>          |
| Lost key   | \$40.00                                  |
| FAX charge   | \$3.00                                   |
| Image Copies   | \$5.00                                   |
| Collection Fee   | \$5.00                                   |
| <b>Non-customer check cashing fee</b>  | <b>\$4.00</b>                            |
| Over \$1,000.00  | \$10.00                                  |
| Over \$2,500.00  | \$20.00                                  |
| <b>Non-customer Signature guarantee fee</b>  | <b>\$25.00</b>                           |
| Issue a duplicate passbook   | \$2.00                                   |
| Minimum requirement open a savings account   | adults \$100.00<br>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 CONSUMER & COMMERCIAL DISCLOSURE DO WITH YOUR PERSONAL INFORMATION?****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? |
|---|-------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                           | No                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | No                            | We don't share              |
| <b>For joint marketing with other financial companies</b>   | No                            | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No                            | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                            | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                            | We don't share              |

**Questions?**

Call 270-343-3186 or go to [www.bankofjamestown.com](http://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. Sterling & the Central Kentucky area. The Bank may also choose to make real estate loans outside the state of Kentucky when such case arises.

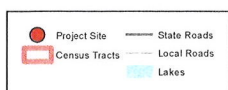
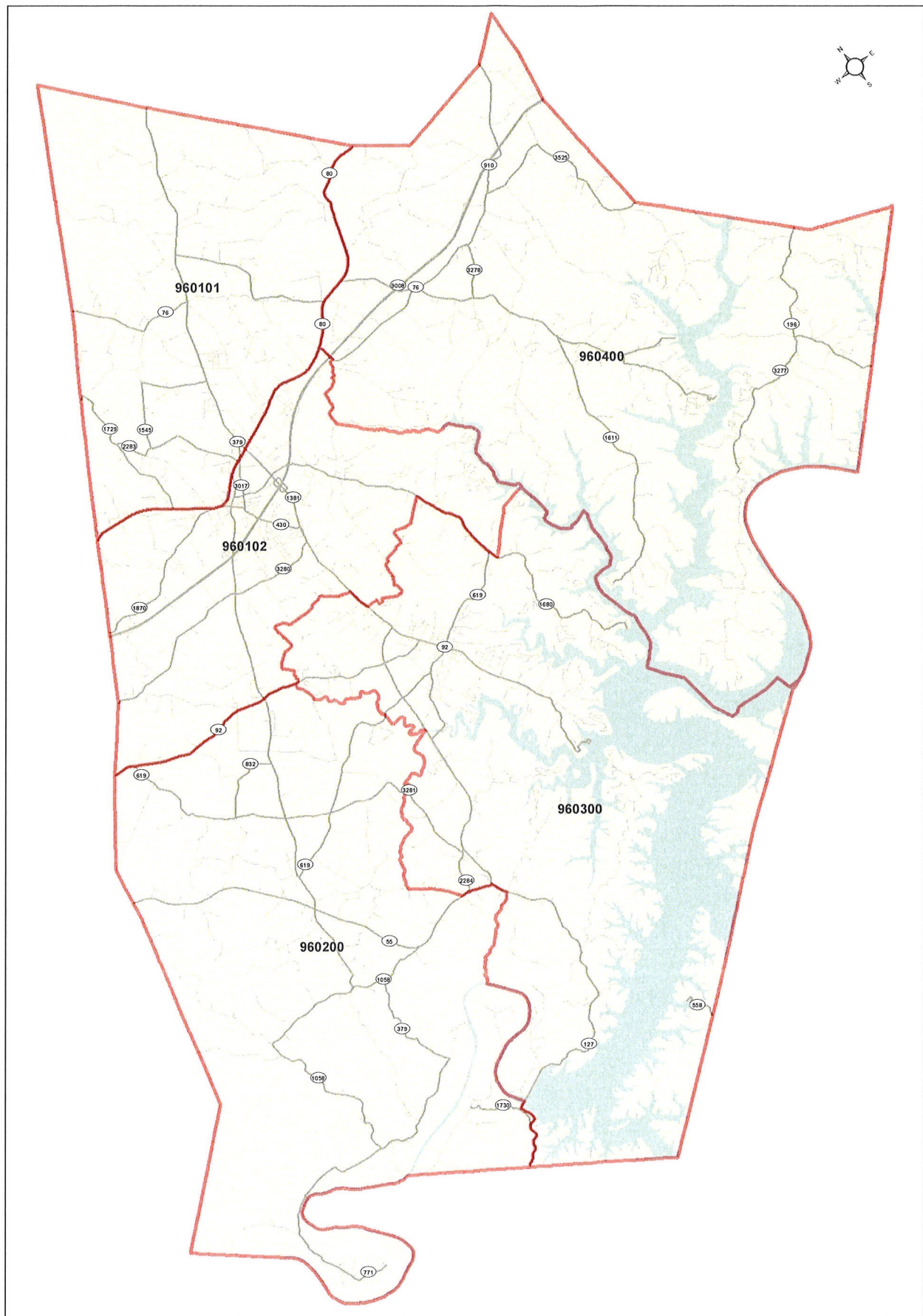
(Rev. 01/30/24)



## **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



RUSSELL COUNTY  
CENSUS TRACTS  
2010

## Loan to Deposit Ratios

|                    | <u>Net Loans</u> | <u>Deposits</u> | <u>Ratios</u> |
|--------------------|------------------|-----------------|---------------|
| <b><u>2025</u></b> |                  |                 |               |
| 12/31/2025         |                  |                 |               |
| 9/30/2025          |                  |                 |               |
| 6/30/2025          |                  |                 |               |
| 3/31/2025          | 151,159          | 185,160         | 81.65%        |
| <b><u>2024</u></b> |                  |                 |               |
| 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%        |
| <b><u>2023</u></b> |                  |                 |               |
| 12/31/2023         | 148,629          | 172,527         | 86.15%        |
| 9/30/2023          | 141,902          | 171,970         | 82.07%        |
| 6/30/2023          | 138,565          | 176,962         | 78.31%        |
| 3/31/2023          | 134,681          | 174,376         | 77.24%        |



## Barbara Sharpe

---

**From:** Melissa Collins  
**Sent:** Wednesday, December 4, 2024 2:30 PM  
**To:** Barbara Sharpe  
**Subject:** Compliments

On 12/2/2024, Rufus Shearer Jr 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 Pittman 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](http://www.bankofjamestown.com)

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.



**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?

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.

Leslie Permod  
Name (optional)

859 693 5477  
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**



## 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](mailto:bsharpe@bankofjamestown.com)

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



This electronic message (including any attachments) is intended for transmission to authorized persons only. It may contain information that is confidential, privileged, proprietary or subject to other confidentiality protections. It is not intended for transmission to, or receipt by, any unauthorized persons. If you are not authorized to receive this message, you may not review, copy, forward or otherwise distribute this message. If you have received this message in error, please notify the sender by reply e-mail and delete it from your system. Thank you.



Dear Ms. Lamb,

Thank you so much for Bank of Jamustown'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 generosity.

This County and the Russell County School System is fortunate to have such a community minded organization as Bank of Jamustown. Please convey our sincere thanks to your officers and Board members.

Most Grateful,

Sandra Dick, Preschool Coordinator  
Brigitte Smith, Spec Ed Consultant  
Chickie Cain Spec. Ed. Consultant



PO Box 970  
Jamestown, KY 42629  
(270) 343-READ  
[www.russellcountylibrary.com](http://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 5<sup>th</sup> 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,

A handwritten signature in black ink that reads "Lindsey B. Westerfield".

Lindsey B. Westerfield  
Library Director

## Barbara Sharpe

---

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

Terry Ellis 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

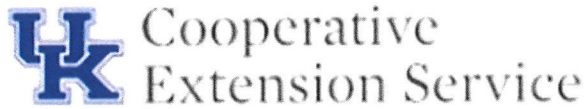
(270) 343-3186

[www.bankofjamestown.com](http://www.bankofjamestown.com)

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.





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



## Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

## MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating  
Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

## Barbara Sharpe

---

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

Jerome Smith 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](http://www.bankofjamestown.com)

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.

## Tracy Wariner

---

**From:** Philip Sewell <[REDACTED]>  
**Sent:** Monday, March 4, 2024 10:54 AM  
**To:** Tracy Wariner  
**Cc:** Terry Cochran  
**Subject:** RE: Goodster, LLC

**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: Goodster, LLC

Good Monday morning Philip!

The Goodster payment has been received and applied accordingly!

Thank you!

**From:** Philip Sewell <[REDACTED]>  
**Sent:** Friday, March 1, 2024 11:45 AM  
**To:** Tracy Wariner <[REDACTED]>  
**Cc:** Terry Cochran <[REDACTED]>  
**Subject:** RE: Goodster, LLC

**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 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.

## Barbara Sharpe

---

**From:** Melissa Collins  
**Sent:** Thursday, December 28, 2023 11:25 AM  
**To:** Barbara Sharpe  
**Subject:** Compliment

I just had a customer (Chad Aaron, actually) tell me that he has accounts at 3 or 4 banks in the county and that our mobile banking app is by far the best one. He said it's the easiest to make loan payments and the easiest to see all of his accounts. He said he wished the other banks around would follow after us regarding the mobile banking app 😊

*Melissa Collins*

ISO, CBSE



Bank of Jamestown

(270) 343-3186

[www.bankofjamestown.com](http://www.bankofjamestown.com)

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.





Officials from the Bank of Jamestown met with the Russell County EMS Board and crew at EMS headquarters last week to network and view a new ambulance made available through a cooperative effort to continue top-notch care.

*Bank of Jamestown, EMS*

# Cooperating to provide the best care

## Special to The Times Journal

Since the COVID Pandemic, operating costs have soared to new levels in Emergency Medicine.

An added challenge is the availability of supplies and equipment needed to provide care.

Leaders are having to overcome staffing and purchasing challenges daily by making decisions which have long-term effects in Emergency Services.

This has proven to become increasingly stressful and challenging for staff as they are required to keep up with current regulations and technological advancements to provide the best care.

The Russell County Ambulance Service strives to provide the most advanced care to their patients for years to come.

In the past, new equipment  
EMS,

*Continued on page 3*

was readily available, but the pandemic has put emergency services across the nation at work to replenish crucial supplies and critical equipment used up to care for mass numbers of patients.

The Russell County Ambulance Service, also known at the Russell County Emergency Medical Service (RCEMS), was formed through the creation of a taxing district in 1987.

Since then, the Russell County Ambulance Service became responsible to properly manage income generated from tax monies, and run volume to provide Emergency Care to the citizens of Russell County.

RCEMS may deliver care in rural America, but still must meet the standards set forth by National and State guidelines to provide the best practices in an ever-changing environment.

The ambulance service provides Advanced Life Support Care by employing nationally and state certified Paramedics, Advanced Emergency Medical Technicians, and Emergency Medical Technicians, but that is not all that is needed to provide care.

The Russell County Ambulance Service must provide a state-of-the-art environment in

which those individuals can work.

That environment is achieved by constant training, and the purchase of new equipment for staff to use to complete care to patients.

These tasks allow the RCEMS to provide the best care available for the citizens of Russell County.

The Russell County Ambulance Service has been working in partnership with the Bank of Jamestown to come up with solutions to manage the funds received to provide another EMS unit to its lineup.

RCEMS recently took delivery of a new ambulance which had been in production for over a year.

The new EMS unit will expand the capabilities of the Russell County Ambulance Service as advances are made in the world of medicine which directly affect Russell County citizens.

RCEMS ambulances respond to patients' needs any time of day, wherever they are, and transport those patients daily to hospitals, doctor's offices, homes, etc.-all while providing life-saving measures.

Russell County Ambulance Service providers have responded to 2,152 calls for service this year-to-date, and is always

striving to provide the most advanced and personable care to its community.

"We appreciate the partnership that has been created with the Bank of Jamestown to make this a viable project," Russell County EMS Director Robert Baugh said. "Their flexibility and collaboration made it possible for RCEMS to follow its core mission to provide advanced level care to the citizens of Russell County and beyond."

Last Tuesday, officials from the Bank of Jamestown visited the Russell County EMS headquarters off Ferco Way to view the new ambulance.

Bank of Jamestown's CEO Terry Ray Cochran, SVP Patti Lamb, VP/Loan Officer Brian Popplewell, VP/Loan Officer Wes Bryant, and Sr. Credit Analyst Jason Miller joined EMS Board Members Michael A. Selby, Billy Grider, and Aaron Poynter, and EMS crew members for an informative and enlightening networking session.

The new, state-of-the-art ambulance is deemed unit number 45-the first local EMS vehicle to have that distinction, Russell County EMS Education Coordinator Scottie Weston.

"It's a big achievement for us," he said. "We're proud of, and thankful for it."

**Melissa Collins**

---

**om:**  
**Sent:** Tuesday, October 17, 2023 7:04 AM  
**To:** I Bank  
**Subject:** Lauren Higginbotham

**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.

Good Morning,

We wanted to express our gratitude to Lauren Higginbotham at the Russell Springs Bank of Jamestown. She assisted us a few weeks ago. Lauren was so kind and helpful and went above & beyond for us. Please send information to open up an account as we will be in the area this Friday morning, October 20 and want to meet with Lauren.

Thank you!

*Gina Canady*

**Bolinger's Propane Service**

115 N. Wayne St.

P.O. Box 627

Warren, IN 46792

260-375-4505

Proudly Serving Propane Customers Since 1948!





Oct. 2023

Bank of Jamestown,

Thank you for the  
card expressing  
Sympathy during the  
loss of our mother.

Also thank you for providing  
mom with great banking  
services over the years.

Sincerely,  
the family of Glenna  
Hoover Stubb

E80

**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

no problem at all

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.

Jamie Crew  
Name (optional)

270-  
Phone Number (optional)

9-25-23  
Date

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



THANK YOU  
VERY MUCH!



University of Kentucky  
College of Agriculture,  
Food and Environment  
Cooperative Extension Service



4-H Youth Development

for supporting the Russell Co. 4-H Camping  
program!

Sincerely,

Christy A. Martin & Russell Co. 4-H Council

June 2023



Dear Bank of Jamestown,  
Thank you for donating money to help  
pay my fee to attend 4-H camp. I'm really  
looking forward to doing high ropes,  
and making more friends while I'm  
at camp this year!

Sincerely,  
Dalton Foley

Dear Bank of Jamestown,  
Thank you for donating money to  
help me pay my fee to attend 4-H camp.  
I am really looking forward to making  
friends and seeing the staff. I want to  
have fun while at camp this  
year!

Sincerely,  
Dalton Foley  
Bank of Jamestown

Thank you



## Katherine Gosser

---

**From:** [REDACTED]  
**Sent:** Sunday, June 11, 2023 8:46 PM  
**To:** Katherine Gosser  
**Subject:** RE: estate

**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.

Katherine

Thank-you so much for your help with my brothers assets in Jamestown. It has been a blessing working with you after his death. I did receive the certified mail and have made the appropriate deposits in his Estate Account.

It has been a pleasure and I appreciate you and your efforts.

Vickie Wolverton on behalf of my deceased brother [REDACTED]

**From:** Katherine Gosser <kgosser@bankofjamestown.com>  
**Sent:** Wednesday, May 24, 2023 4:46 PM

1

**To:** [REDACTED]  
**Subject:** estate

Hi Vickie , just want to touch base with you, I have closed all the accounts out and have mailed the proceeds to you certified mail . If you have any questions please let me know.

Katherine Gosser  
Bank of Jamestown

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?

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.

Barbara Sharpe  
Name (optional)

\_\_\_\_\_  
Phone Number (optional)

5-1-23  
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**



**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

Amazing

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

Karla Thomas gave my sister and myself  
great service in our time of need.

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.

Karla was  
amazing!!

Marsha Lucas

Name

Phone

Date

3-27-2023

\*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



**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

Good Job!

2. How satisfied have you been with us?

1

2

3

4

5

I ♥ Bank of Jamestown!

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

I feel great about it!

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

Bank of Jamestown is the best!

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?

No suggestions at this time

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.

\_\_\_\_\_  
Name (optional)

\_\_\_\_\_  
Phone Number (optional)

\_\_\_\_\_  
Date

11-15-22

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



PO Box 970  
Jamestown, KY 42629  
(270) 343-READ  
[www.russellcountylibrary.com](http://www.russellcountylibrary.com)

August 16, 2022

Bank of Jamestown  
Attn: Terry Cochran and Patti Lamb  
400 Monument Square  
Jamestown, KY 42629

Dear Mr. Cochran, Ms. Lamb, and Bank of Jamestown Staff:

On behalf of the Russell County Public Library Board of Trustees and Staff, thank you for your generous sponsorship of our live animal show for children and families this summer. The books that your donation provided for attendees were high interest and high quality, and making the link between fun and reading is so important.

The Russell County Public Library values our partnership with Bank of Jamestown. As one of our library's longest-standing community supporters, we want you to know how deeply we appreciate you. Your many generous gifts over the years, including sponsoring our LEGOs (which children STILL love!), magazines, coloring contest, and more, are a model and inspiration to our community.

Again, thank you for your continued support of the Russell County Public Library and the thousands of patrons we serve.

Sincerely,

A handwritten signature in black ink that reads "Lindsey B. Westerfield". The signature is fluid and cursive.

Lindsey B. Westerfield  
Library Director

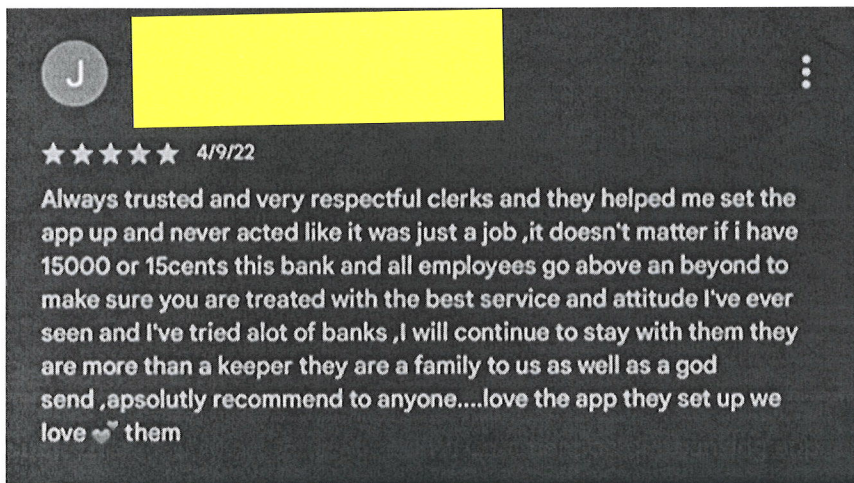


**Barbara Sharpe**

---

**Subject:** FW: Comment on our banking app

**From:** Melissa Collins  
**Sent:** Thursday, May 23, 2024 11:56 AM  
**To:** Barbara Sharpe  
**Subject:** Old Comment on our banking app



*Melissa Collins*

ISO, CBSE



Bank of Jamestown  
(270) 343-3186  
[www.bankofjamestown.com](http://www.bankofjamestown.com)

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.





**Matthew**

July 17, 2021 • @russellm792



Verified Customer

Bank of Jamestown has a lot of nice people. Good place to bank and get a loan or anything you might need they have at least three locations.

Product: Bank of Jamestown Personal Loans

Comment 0 0

**Review Bank of Jamestown**

**Write a Review**

*Melissa Collins*



**Bank of Jamestown**

**(270) 343-3186**

**[www.bankofjamestown.com](http://www.bankofjamestown.com)**

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

This message may contain confidential information and is only for the individual(s) named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mail transmission cannot be guaranteed to be secure, error free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, and any attachments which arise as a result of e-mail transmission.

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 Great Job

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.

Arita A Brown  
Name (optional)

\_\_\_\_\_  
Phone Number (optional)  
1/12/22  
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

All the girls are Great!!!

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