WEST VIRGINIA DIVISION OF BANKING

Notice to Relocate a Branch

NAME OF BANK: ________________________________________________________________

COMPLETE PHYSICAL AND MAILING ADDRESS OF MAIN BANKING OFFICE:

COMPLETE PHYSICAL & MAILING ADDRESS OF CURRENT BRANCH OFFICE:

COMPLETE PHYSICAL & MAILING ADDRESS OF PROPOSED LOCATION TO RELOCATE
BRANCH:

REPRESENTATIVE RESPONSIBLE FOR THIS NOTICE: (INCLUDE SIGNATURE, NAME, TITLE AND
TELEPHONE)

__________________________________________________________  ______________________
Signature                                          Date

__________________________________________________________

__________________________________________________________

Distance between existing branch and proposed branch: ________________________________

Proposed Opening Date: ____________________________________________________________

You may provide any information in addition to that requested in this Notice, which, in your opinion, might aid in the
disposition of your proposal. Failure to complete all questions or to provide the requested information may result in a delay.

In preparing this form, keep in mind that State public policy warrants making all information submitted available for public
review unless it is confidential in nature and it qualifies for exemption under provisions of the West Virginia Code. It is the
responsibility of the applicant to clearly identify the information submitted with the proposal which it deems
CONFIDENTIAL and to bind it separately. However, the determination of the question of confidentiality and the
discretion to release information submitted resides with the West Virginia Division of Banking.
PUBLICATION REQUIREMENTS

The West Virginia Division of Banking requires that the following language be inserted into the newspaper publication setting forth the bank’s intention to relocate a branch office:

"The public is also invited to submit written comments regarding this Notice to the West Virginia Board of Banking and Financial Institutions. Write Commissioner of Banking, Capitol Complex, Building 3, Room 311, 1900 Kanawha Boulevard East, Charleston, West Virginia 25305."

This requirement is pursuant to §106-12-5 of the General Rules Implementing the West Virginia Community Reinvestment Act, effective July 1, 1993.

Please provide an affidavit of publication or copy of such affidavit upon completion of the publication cycle:

Date of Initial Publication: __________________________ Date of Final Publication: __________________________
(If Applicable)

GENERAL INFORMATION

1. Provide confirmation from the West Virginia Division of Culture and History – Historic Preservation Section as to whether the proposed branch site involves a district, site, building, structure or object which is included in or eligible for inclusion in the National Register of Historic Places. You may contact the West Virginia Division of Culture and History – Historic Preservation Section at (304) 558-0220.

2. Provide a certified copy of the Resolution of the Bank’s Board of Directors approving the relocation of the branch bank.

3. Provide copies of all information submitted to federal banking regulatory authorities in regard to relocating this branch.

PREMISES AND FIXED ASSETS

What type of physical quarters are anticipated upon opening? _____Temporary _____Permanent

If permanent, will the facility be (Check One) _____Owned _____Leased

Provide basic lease terms: (Term, Renewal or Purchase Options, Etc.)

If temporary quarters will be utilized, provide the address, distance from the permanent branch site, the monthly rental and a brief description of the facility.
Brief Physical Description: (including at a minimum: size, number of teller and drive through stations, ATM, security system, etc.)

Funding for the branch facility will be provided by: (Check all that apply)

_____ Existing Assets
_____ Sale of Additional Capital
_____ New Debt
_____ Other – Specify ____________________________

If other than existing assets, list in detail any plans to provide funding for the relocation of the branch bank.

PROFORMA CALCULATIONS

Provide PROFORMA ratios for total investment in premises and fixed assets pursuant to West Virginia Code §31A-4-13(b) and §31A-4-13(f) as a percent of equity capital reported on the most recent Report of Condition. NOTE: If the bank’s capital has undergone a material change since the latest Call Report date, please submit information that includes such changes. Month-end financial statements are preferred.

<table>
<thead>
<tr>
<th>Category</th>
<th>As Reported on Most Recent Call Report Date</th>
<th>Proposed Branch Expenditure</th>
<th>Proforma Totals</th>
<th>Proforma Totals as a Percent of Equity Capital as of latest Call Report Date</th>
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</thead>
<tbody>
<tr>
<td>Premises (Land &amp; Building)</td>
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<tr>
<td>Fixed Assets</td>
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<tr>
<td>Total</td>
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RELATIONSHIPS AND ASSOCIATIONS WITH THE BANK

If an insider is a party in connection with the branch relocation, explain the manner in which price and/or payments were determined. YOU MAY BE ASKED TO FURNISH ADDITIONAL SUPPORTING DOCUMENTATION FROM THIRD PARTIES TO SUPPORT REASONABLENESS. If bank is proposing to invest in any real estate in excess of $250,000, then an appraisal of such real estate must be completed per federal appraisal regulations and a copy included with this Notice.