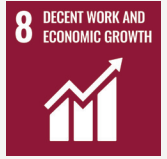




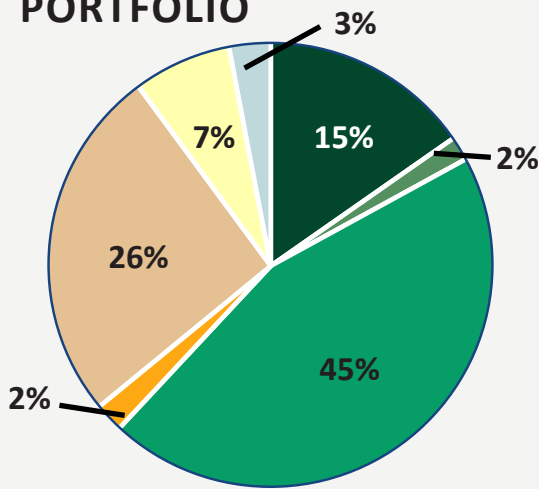
Regions Served: Tennessee
Lending Focus: Single Family and Commercial Real Estate
Status: CDFI
Website: www.mtnvalleybankonline.com



U.N. Sustainable Development Goals *

Founded in 1905 as Sequatchie County Bank, Mountain Valley Bank has been a pillar of the community for over 100 years. The bank began in a hotel in Dunlap, Tennessee, and has grown to operate three branches in the state. Mountain Valley Bank has weathered significant economic challenges, including the Panic of 1910 and the Great Depression, emerging stronger each time. In 2001, the bank was renamed Mountain Valley Bank to better represent its expanding service area and modern banking services. As a home-owned, independent bank, it prides itself on its long-standing relationships with customers and its role in the community's development.

TOTAL OUTSTANDING PORTFOLIO



In 000's

Construction & Land Development	\$ 28,494
Farm	\$ 3,242
Single Family	\$ 83,730
Multifamily	\$ 3,947
Commercial Real Estate	\$ 48,160
Commercial & Industrial	\$ 13,252
Consumer Loans	\$ 5,588
Other	\$ 1,182
TOTAL:	\$ 187,191

For over 100 years, Mountain Valley Bank has been an independently-owned financial institution dedicated to improving the social and economic conditions of Tennessee's Sequatchie Valley community by offering products and services that support local businesses and residents.

SUPPORTING BUSINESS GROWTH: ANCIENT LORE VILLAGE

Mountain Valley Bank has significantly shaped the economic landscape of the Sequatchie Valley through its support of businesses like Ancient Lore Village. This immersive experience destination relied on Mountain Valley Bank to secure essential financial backing for its development and expansion. The bank's team provided personalized solutions, enabling Ancient Lore Village to enhance its offerings and attract more visitors. This partnership has generated substantial economic activity, fostered job creation, and bolstered local businesses. Beyond the economic impact, Mountain Valley Bank's involvement has strengthened community bonds by supporting unique cultural attractions, demonstrating the bank's dedication to improving the social and economic conditions of the communities it serves.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



680
TOTAL LOANS



69
CONSTRUCTION & LAND
DEVELOPMENT



5
FARM



114
SINGLE
FAMILY



2
MULTIFAMILY



25
COMMERCIAL
REAL ESTATE



44
COMMERCIAL
& INDUSTRIAL

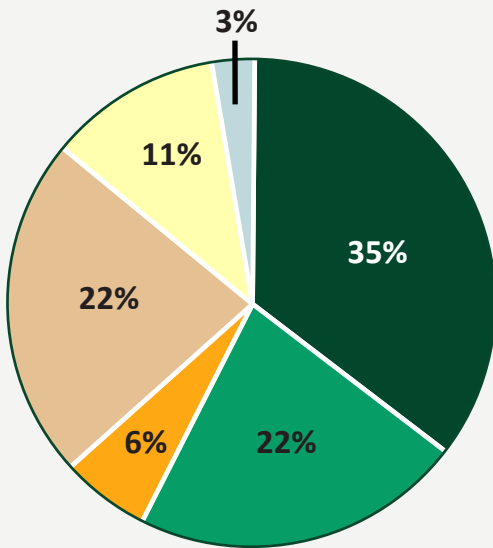


420
CONSUMER
LOANS



1
OTHER

TOTAL PERCENTAGE OF LOAN ORIGINATIONS

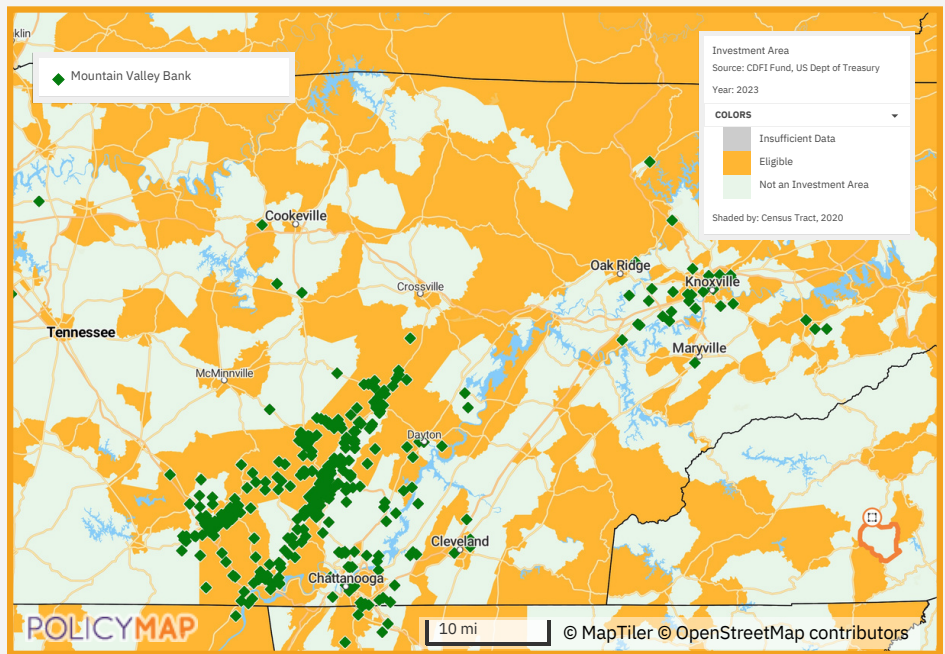


Empowering Customers with Small Dollar Loans

Mountain Valley Bank introduced the Small Dollar Loan product to help customers build their credit. To qualify, the bank lowered the required credit score for loan eligibility. This initiative offers loans up to \$2,500, making financial assistance more accessible. Within 15 months of its launch, the bank served 196 customers and generated \$318,806 in small dollar loans.

2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 41,569,214
Farm	\$ 123,724
Single Family	\$ 26,037,771
Multifamily	\$ 6,955,589
Commercial Real Estate	\$ 26,631,473
Commercial & Industrial	\$ 13,398,807
Consumer Loans	\$ 3,316,594
Other	\$ 550,000
TOTAL:	\$ 118,583,172



IMPACT METRICS FY2023



2 SCHOOL SCHOLARSHIPS

\$10,700



Total scholarship awarded

Scholarships Examples:

\$496

Cost to participate in the quarter back club

\$100

Cost to be on the cheerleading team

\$200

Cost of a uniform for the football team

3 IMPACTFUL DONATIONS

\$300



Lions Club Golf Tournament for Kids & golf balls

\$500



Blue Monarch Banquet (non-profit women's shelter)

\$500



Mosaic Center Banquet (addiction recovery center)