



Community Reinvestment Act (CRA) Policy Statement

Atlantic Union Bank is committed to serving the credit needs of the communities in which it does business. In an effort to identify those communities, including low and moderate income neighborhoods and in compliance with the CRA, Atlantic Union Bank delineates the identified communities in the CRA assessment areas, which is included with this policy statement (*CRA Assessment Area*, pages 2-4). Maps reflecting the boundaries of these assessment areas are also made part of this CRA statement (*Delineated Assessment Area*, page 5). Community delineation is solely for the purpose of complying with federal law and should in no way be interpreted to exclude any potential customer or group of customers.

Atlantic Union Bank's assessment area may not, and in fact does not reflect illegal discrimination and also does not arbitrarily exclude any low or moderate income areas. People who work in or have a business or economic interest in the community are also deemed to be customers, regardless of their place of domicile. Atlantic Union Bank will meet its continuing and affirmative obligations to serve the credit needs of the community and will ensure its efforts are consistent with safe and sound operations.

Atlantic Union Bank engages in efforts to maintain and understand the communities it serves and identify needs for credit services. These efforts include, among other things, periodic self-assessments of the Bank's performance as well as staying in touch with community organizations. Within the applicable resources of the bank, special effort and consideration will be given to responding to the needs of small businesses, small farms and low to moderate borrowers to better meet the needs of the entire communities and in turn achieve a positive CRA performance assessment.

The Community Reinvestment Act touches all areas of Atlantic Union Bank, with specific focus in retail banking, lending, operations, treasury management, and compliance areas of the bank. These areas, in conjunction with senior management, must take into consideration the stipulations of CRA in ensuring that the following activities meet the CRA guidelines:

- ▲ Lending
- ▲ Retail banking services and other services such as certain types of volunteer activity
- ▲ Investments, donations and grants

CRA Assessment Area

STATE: VIRGINIA		
MSA	County	County Code
Blacksburg- Christiansburg, VA MSA	Giles	71
	Montgomery	121
	Pulaski	155
	Radford City	750
Charlottesville MSA	Albemarle	3
	Fluvanna	65
	Nelson	125
	Greene	79
	Charlottesville City	540
Harrisonburg MSA	Harrisonburg City	165
	Rockingham	660
Lynchburg MSA	Amherst	9
	Appomattox	11
	Bedford	19
	Campbell	31
	Lynchburg City	680
Richmond MSA	Charles City	36
	Chesterfield	41
	Colonial Heights City	570
	Goochland	75
	Hanover	85
	Henrico	87
	Hopewell City	670
	King and Queen	97
	King William	101
	New Kent	127
	Petersburg City	730
	Richmond City	760
Roanoke MSA	Botetourt	23
	Craig	45
	Franklin	67
	Roanoke City	770
	Roanoke	161
	Salem City	775

Staunton, VA MSA	Augusta	15
	Staunton City	790
	Waynesboro City	820
Washington-Arlington-Alexandria MSA	Alexandria City	510
	Arlington	13
	Fairfax City	600
	Fairfax	59
	Falls Church City	610
	Culpeper	47
	Fauquier	61
	Fredericksburg City	630
	Loudon	107
	Madison	113
	Manassas City	683
	Manassas Park City	685
	Prince William	153
	Rappahannock	157
	Spotsylvania	177
	Stafford	179
	Warren	187
Non-MSA	County	County Code
Central non-MSA	Louisa	109
	Orange	137
Eastern Shore VA non-MSA	Accomack	1
	Northampton	131
Northeastern non-MSA	Caroline	33
	Essex	57
	Lancaster	103
	Middlesex	119
	Northumberland	133
	Richmond	159
	King George	99
Northwestern non-MSA	Westmoreland	193
	Allegany	5
	Buena Vista City	530
	Covington City	580
	Lexington City	678
	Rockbridge	163

Southeastern non-MSA	Emporia City	595
	Greenville	81
Southwestern non-MSA	Carroll	35
	Floyd	63
	Wythe	197
MULTI STATE (VA and NC)		
MSA	County	County Code
Virginia Beach VA-NC MSA	Camden, NC	29
	Chesapeake City	550
	Currituck, NC	53
	Gates, NC	73
	Gloucester	73
	Hampton City	650
	James City	95
	Mathews	115
	Newport News City	700
	Norfolk City	710
	Poquoson City	735
	Portsmouth City	740
	Suffolk City	800
	Virginia Beach City	810
	Williamsburg City	830
	York	199
STATE: MARYLAND		
MSA	County	County Code
Eastern Shore MD MSA	Somerset	39
	Worcester	47
STATE: NORTH CAROLINA		
Non-MSA	County	County Code
Northeast NC non-MSA	Bertie	15
	Chowan	41
	Dare	55
	Hertford	91
	Pasquotank	139
	Perquimans	143
	Tyrrell	177
	Washington	187

Delineated Assessment Area

