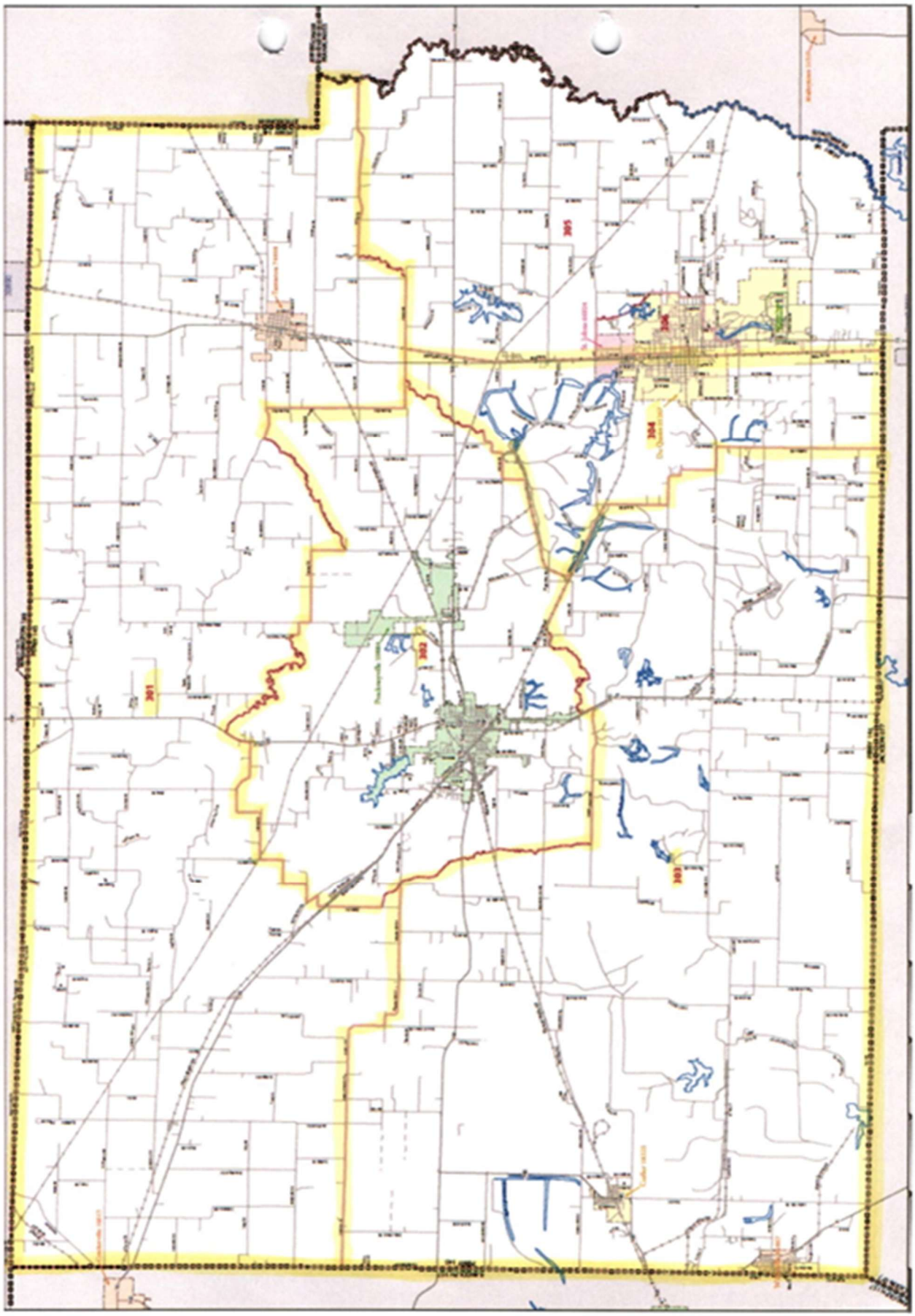
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Statement Regarding Assessment Area

First National Bank in Pinckneyville takes great pride in upholding the goals of the Community Reinvestment Act in helping to meet the credit needs of the local communities in which our institution is chartered, consistent with the safe and sound operation of the institution. Taking the former into consideration, the Bank would like to qualify the likely variation of lending activity in census tract #304, as compared to the remaining census tracts in our assessment area. Census tract #304 is made up of a small area covering the western half of Du Quoin, lL proper, as well as the area immediately to the north, west, and south of the western half of the city proper. It should be known that the area surrounding the city within this assessment area is largely made up of former strip mine pits that are now private hunting and fishing ground. This area has no public utilities and is not likely to be developed into residential neighborhoods. The makeup of the land also creates a barrier between the Bank's main census tract (#302) and tract #304, which results in a greatly increased driving distance of approximately 12.5 miles between the Bank's main branch and the populated area of census tract #304. Additionally, census tract #304 has two financial institutions located within the tract which directly serve it and the surrounding area, and an additional financial institution immediately to the east of the border of census tract #304 and #306. Because of both the geographic limitations, as well as the direct competition from other institutions within the census tract, the Bank would expect to consistently see much lower loan activity in this census tract as compared to the remaining census tracts in our assessment area.