

## **A LOCAL COMMUNITY BANK DEDICATED TO THE COMMUNITIES WE SERVE**

Our local community is important to us. As a local community bank with a branch network presence of nine branches in Lincoln, Rutherford, Gaston, Iredell and Catawba counties in North Carolina, and two branch locations in York County, South Carolina, we work to tailor our services and product offerings to the needs of those communities we serve.

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

Under the Community Reinvestment Act, our bank is evaluated on how well we make our credit services available to all qualifying community residents in the areas we serve.

We're proud of our contribution toward meeting the credit needs of these communities. Our loan programs promote home ownership, job growth and local economic and community development. Our deposit programs provide product offerings to meet the needs of individuals and small businesses as well as minors who might need low cost/balance products.

### **Community Group Contact**

Community groups are invited to contact our CRA Officer with ideas on how our bank might assist with community and economic development activities. We are also available to periodically provide free presentations for community groups to assist individuals with basic personal finance as well as presentations on prevention of elder financial abuse.

### **More Information/Help Us Assess Community Needs**

If you're interested in obtaining more information on our bank's community reinvestment initiatives, please ask any of our personnel. They can also tell you where to write if you have comments on our performance under CRA. Our public CRA file is always open and we welcome comments. Please feel free to contact our bank CRA Officer by leaving a message at one of our offices or via internet at [www.CarolinaTrust.com](http://www.CarolinaTrust.com). Your feedback is important to help us assess community needs.

### **May We Have Your Feedback?**

You can help us continue to serve our community better by taking a moment to provide comments or questions. You may also desire more information on our products and services. When you're finished, simply return the entire pamphlet to any of our personnel, or drop it in the mail to our CRA Officer, 901 East Main Street, Lincolnton, NC 28092.

[CarolinaTrust.com](http://CarolinaTrust.com)



# COMMUNITY REINVESTMENT



**Carolina Trust Bank**

[CarolinaTrust.com](http://CarolinaTrust.com)

1. Please name/list the Carolina Trust Bank location you use most often.

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2. If you have any suggestions for ways in which our bank can better meet the credit, deposit, community or economic development, or other needs of your community, please list them here. Tell us about any deposit, investment, loan, service, or other activity we could provide which you feel would benefit the local community.

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3. Have you ever applied for a loan with us and if so, were you satisfied with the way your application was handled?

Yes  No Comments \_\_\_\_\_

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4. If an organization, how could our bank partner with your organization or assist?

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Does your organization have any involvement with small business financing, community revitalization, economic or community development, affordable housing, and/or basic human services for low- to moderate-income individuals or military personnel? Tell us about your organization.

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5. Are you involved with a community group which might be interested in an FDIC MoneySmart Presentation (basic personal finance), Elder Financial Education, or would you like our CRA officer to contact you regarding community development ideas you might have that might be useful to our bank and your community?

Yes  No Comments \_\_\_\_\_

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6. Do you have any ideas for our bank which might help us promote through our loan and/or deposit programs affordable housing, community services for low- to moderate-income individuals, economic or community development, programs to benefit our military service personnel, etc.?

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7. Was this brochure provided for your completion at an educational or informational program presented by Carolina Trust Bank?

Yes  No Presentation Location \_\_\_\_\_

Comments \_\_\_\_\_

#### OPTIONAL

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

