

ANTI-DISCRIMINATORY POLICY STATEMENT

BANK OF DICKSON

FEBRUARY 13, 2024

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Introduction

The Community Reinvestment Act of 1977 (CRA), as amended, is intended to encourage financial institutions to assess and meet the credit needs of their local communities, including low and moderate income areas, while maintaining their business strategies.

The Board of Directors of the Bank of Dickson (Bank) understand and recognize their responsibilities regarding CRA. We feel that with our present locations and continuing to conduct business in a safe and sound manner, we have demonstrated our commitment to our community.

Policy Statement

It is the policy of the Bank to comply with the letter and intent of all applicable consumer and fair lending laws. No individual will be denied the services of the Bank due to discrimination because of any prohibited basis set forth in the Equal Credit Opportunity Act and the Fair Housing Act. Employees are instructed to treat all persons fairly and not to discourage anyone from applying for credit. The Bank will accept and consider all written applications for credit and grant such credit based on safe and sound banking principles.