



**DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
1500 PENNSYLVANIA AVENUE, NW
WASHINGTON, D.C. 20220**

April 21, 2023

Martha Haymaker
Calhoun County Bank, Inc.
443 High Street
Grantsville, WV 26147

Email: mhaymaker@calhounbanks.com

Re: Notice of CDFI Certification Certification Number: 221CE061718

Dear Martha Haymaker,

I am pleased to inform you that the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) has certified Calhoun County Bank, Inc. as a Community Development Financial Institution (CDFI). This letter officially documents your organization's certification as a CDFI, and it sets forth the terms under which continued and revised certification is granted. Capitalized terms not defined in this letter have the meaning ascribed to them in the CDFI Program regulations at 12 CFR Part 1805.

CDFI certification means that an organization meets the requirements described in the CDFI Program regulations at 12 CFR section 1805.201. These requirements include the following: having a Primary Mission of promoting community development; predominantly serving and maintaining Accountability to eligible Target Markets; being a Financing Entity; providing Development Services; and being neither a government entity nor controlled by a government entity. CDFI certification does not constitute an opinion by the CDFI Fund or the U.S. Department of the Treasury as to the effectiveness or financial viability of an organization, nor does it indicate that the organization will be selected to receive an award from the CDFI Fund.

This CDFI certification is effective as of the date of this letter unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, provides notification of termination of certification.

CDFI certification does not obligate the CDFI Fund and will not result in an exchange of funds, personnel, property, services, or any kind of financial commitment. Further, the CDFI Fund is not deemed to control the CDFI by reason of CDFI certification, for the purpose of any applicable law, nor does CDFI certification imply that the CDFI is an agent of the Federal government.

Your organization is certified as a CDFI with the Target Market(s) specified in Attachment A to this letter.

Compliance with Certification Requirements

In order for your organization to maintain its CDFI certification, your organization must continuously meet CDFI certification standards.

Attachment A

Target Market for CDFI Certification: Calhoun County Bank, Inc.
Certification Number: 221CE061718

Name of Target Market (per submitted electronic map(s))	Describe Target Market
Calhoun County Bank_WV_CTY_9 Counties	A 9 county Investment Area in Braxton, Calhoun, Clay, Gilmer, Lewis, Ritchie, Roane, Wirt and Wood Counties in West Virginia.

