



Office of the Comptroller of the Currency

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Roanoke Office  
4419 Pheasant Ridge Road, Suite 300  
Roanoke, Virginia 24014  
(540) 759-3800

November 6, 2023

Board of Directors  
First National Bank  
622 Broad Street  
Altavista, Virginia 24517

Members of the Board:

Enclosed is the Public Disclosure of the Community Reinvestment Act (CRA) Performance Evaluation (PE) that commenced on August 14, 2023. ***You are required to place the CRA PE in your CRA public file within 30 business days of its receipt. Also, management is encouraged to include a response to the CRA PE in the public file. Any person may request a copy of the CRA PE from the public file.***

Please acknowledge receipt of this Report in the designated space below and return this letter to:

***Comptroller of the Currency  
Amanda S. Edwards, Assistant Deputy Comptroller  
Roanoke Office  
4419 Pheasant Ridge Road, Suite 300  
Roanoke, Virginia 24014***

Sincerely,

Amanda S. Edwards  
Assistant Deputy Comptroller

Enclosure(s)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

Charter Number: 9295