CRA Retail Overview

2024

Retail Branch Locations

Northern Market

1) Ivy Road- 2208 Ivy Road, Charlottesville, Va. (Census Tract 0109.04, Moderate)
2) Amherst- 130 S. Main Street, Amherst, Va. (Census Tract 0102.01, Upper)
3) Rustburg- 1033 Village Hwy., Rustburg, Va. (Census Tract 0201.02, Middle)
4) Airport – 14580 Wards Road, Lynchburg, Va. (Census Tract 0202.00, Upper)
5) Old Forest Road – 3321 Old Forest Road, Lynchburg, Va. (Census Tract 0002.04, Middle)
6) Forest – 14417 Forest Road, Forest, Va. (Census Tract 0301.03, Upper)
7) Odd Fellows – 3401 Odd Fellows Road, Lynchburg, Va. (Census Tract 0014.00, Unknown)
8) Graves Mill Road- 18077 Forest Road, Forest, Va. (Census Tract 0301.03, Upper)
9) Timberlake – 20865 Timberlake Rd., Lynchburg Va. (Census Tract 0203.00, Middle)

Hours: Monday- Friday 9:00 a.m. – 5:00 p.m.

10) Downtown Lynchburg – 800 Main St., Lynchburg Va. (Census Tract 0005.00, Unknown)

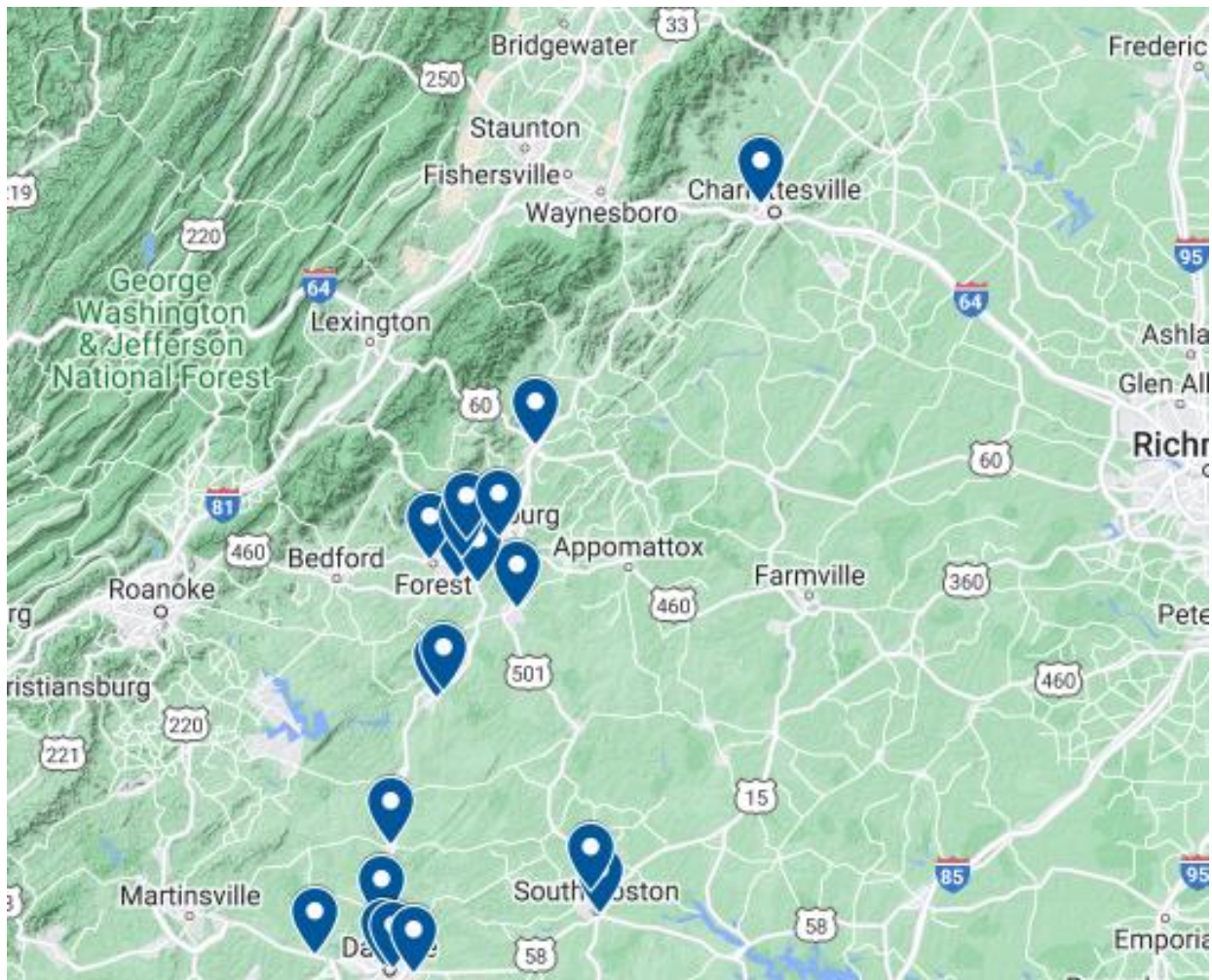Hours: Monday- Friday 9:00 a.m. – 1:30 p.m.   2:30 p.m. – 5:00 p.m.

Southern Market

11) Altavista- 622 Broad Street, Altavista, Va. (Census Tract 0207.00, Moderate)
12) Altavista- 1303 N. Main Street, Altavista Va. (Census Tract 0207.00, Moderate)
13) Danville – 4080 Franklin Turnpike, Danville, Va. (Census Tract 0113.01, Middle)
14) Danville – 336 Main Street, Danville Va. (Census Tract 0005.00, Low)
15) Danville – 10370 Martinsville Highway, Danville, Va. (Census Tract 0110.01, Middle)
16) Danville - 1312 South Boston Road, Danville, Va. (Census Tract 0013.01, Moderate)
17) Danville - 2600 Riverside Drive, Danville, Va. (Census Tract 0008.00, Middle)
18) South Boston Branch – 4027 Halifax Road, South Boston, VA (Fully Opened in Jan. 2025) (Census Tract 9306.02, Middle)

Hours: Monday- Friday 9:00 a.m. – 5:00 p.m.

19) Chatham – 55 North Main Street, Chatham, Va. (Census Tract 0105.00, Middle)
20) South Boston Loan Production Office – 97A Main Street, South Boston, Va. (Census Tract 9308.00, Moderate)

Hours: Monday- Friday 9:00 a.m. – 1:30 p.m.   2:30 p.m. – 5:00 p.m.

In addition to our physical locations, First National Bank has a website www.1stnatbk.com which allows our customers and prospects to view our products, services, locations, hours of operation, contact information and financial tools. Our website allows our customers to perform transactions such as obtaining balance information, transferring funds, applying for a loan, making loan payments and automated bill payments.

By downloading the First Nat Mobile App, First National Bank customers gain access to account information through their mobile banking devices. Business customers can also access their accounts through the First Nat Biz App.

First National Bank's social media presence includes a Facebook page, Instagram page and LinkedIn site. The Bank recognizes that appropriately implemented social media has the potential to enhance positive relationships between the bank, customers and the community.

Product / Service Overview

First National Bank offers a wide variety of deposit and loan accounts to meet the financial needs of the various communities we serve. Our employees are skilled in matching customer needs with our product and services to ensure we are properly servicing our customers.

Community / Customer Interactions

First National Bank employees are actively contacting our customers and prospects (in person meetings and telephone calls) to learn customer needs and community information significant in our communities. This initiative is significant enough to be a measured element of employee's evaluations.

Community involvement with organizations (non-profit) is a large part of our Retail employees schedule through a wide variety of organizations.

First National Bank is dedicated to giving back to the communities we serve. First National Bank's Community Impact Foundation is an employee funded and employee driven endowment. A committee of Bank employees direct how funds are distributed in our communities with a focus on education, economic development, community improvement and cancer research.