

Fair Lending Mission Statement

Wilson Bank & Trust Community Financial Centers will endeavor to provide financial services to all of the communities designated as our market or service area in our Community Reinvestment Act Policy. It is our desire to meet the needs of persons and/or businesses in every income level, including low and moderate levels, and any member of a minority or a protected class under Fair Lending laws. In our effort to meet the needs of our service areas, we pledge to offer these services in a safe and sound manner consistent with the Bank's other goals of protecting the interest of our depositors, employees and stockholders.

In seeking to fulfill this mission, the Bank will examine all policies, practices and procedures and will adopt new initiatives as needed to ensure that no overt discrimination, disparate treatment, or disparate impact resulting from these policies will cause the bank to fall short of its goal of servicing all of its customers and its local communities as a whole on an equal and fair basis.