

Public Disclosure

January 13, 1997

Community Reinvestment Act Performance Evaluation

**The First National Bank of Greencastle
Charter Number: 1081**

**Center Square, P.O. Box 8
Greencastle, Pennsylvania 17225**

Office of the Comptroller of the Currency

**1114 Avenue of the Americas,
Suite 3900,
New York, New York 10036**

Note: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

**** Use the exam close date reported in the Type 02 or Type 99 analysis that supports the CRA rating.**

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **The First National Bank of Greencastle** prepared by **Office of the Comptroller of the Currency**, the institution's supervisory agency, as of **(date of evaluation)**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Institution's CRA Rating: This institution is rated Satisfactory.

This rating is supported by the following facts:

The following table indicates the performance level of **The First National Bank of Greencastle** with respect to each of the five performance criteria.

Small Institution Assessment Criteria	The First National Bank Performance Levels		
	Exceeds Standards for Satisfactory Performance	Meets Standards for Satisfactory Performance	Does Not Meet Standards for Satisfactory Performance
Loan-to-deposit ratio		X	
Lending in assessment area	X		
Lending to borrowers of different incomes and to businesses of different sizes		X	
Geographic distribution of loans	Analysis not meaningful		
Response to complaints	No complaints received since the prior exam		

Description of Institution

Description of Assessment Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Loan to Deposit Analysis

Credit Extended Inside the Assessment Area

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Geographic Distribution of Credit

Compliance with Antidiscrimination Laws