

## LISTING OF BRANCH OPENINGS AND CLOSINGS

### **INSTITUTION OVERVIEW**

Madison Valley Bank is a commercial community bank, corporate office located in Ennis, Montana, with gross loans of \$80,694,000 and total assets of \$161,679,000 as of December 31, 2017. The bank continues to offer a variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of residents and business within its assessment area. The bank's primary business focus is commercial and residential real estate lending. Commercial-purpose loans (including commercial real estate) and residential real estate comprise 52 percent and 34 percent of gross loans, respectively. The bank actively sells residential real estate on the secondary market. For a complete listing of products and services offered by Madison Valley bank and its branches please refer to **Tab 1, pg. 1F**, included herein.

Madison Valley Bank is owned by Jackass Creek Land & Livestock Company, a holding company. In June of 2012, the bank decided to do a short distance relocation of the second Ennis location, The Financial Center, with the Main Street Ennis location less than one mile away. Thus the bank currently operates from 4 locations over three counties; Madison, Gallatin, and Jefferson. All bank branches offer the same services and have a total of 9 ATMs across the assessment area. Online Banking and Mobile Banking services are offered through which customers can access checking, savings, and loan accounts as well as completing fund transfers. For a complete listing of branch locations, addresses, and service hours please refer to **Tab 1, pg. 1D**, included herein.

### **INSTITUTION ACTIVITY OVERVIEW (CURRENT AND PRIOR TWO CALENDAR YEARS)**

OPENED: None

CLOSED: None