



Comptroller of the Currency
Administrator of National Banks

Cleveland Duty Station
Three Summit Park Drive, Suite 530
Independence, Ohio 44131

PUBLIC DISCLOSURE

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

September 30, 1996

The United National Bank and Trust Company
Charter Number 14501
220 Market Avenue
Canton, Ohio 44701

<p>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.</p>
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GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **The United National Bank and Trust Company** prepared by the Office of the Comptroller of the Currency (OCC), the institution's supervisory agency.

The evaluation represents the OCC's current assessment and rating of the institution's CRA performance based on an examination conducted as of **September 30, 1996**. It does not reflect any CRA-related activities that may have been initiated or discontinued by the institution after the completion of the examination.

The purpose of the Community Reinvestment Act of 1977 (12 U.S.C. 2901), as amended, is to encourage each financial institution to help meet the credit needs of the communities in which it operates. The Act requires that in connection with its examination of a financial institution, each federal financial supervisory agency shall (1) assess the institution's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations of the institution, and (2) take that record of performance into account when deciding whether to approve an application of the institution for a deposit facility.

The Financial Institutions Reform, Recovery and Enforcement Act of 1989, Pub. L. No. 101-73, amended the CRA to require the Agencies to make public certain portions of their CRA performance assessments of financial institutions.

Basis for the Rating

The assessment of the institution's record takes into account its financial capacity and size, legal impediments and local economic conditions and demographics, including the competitive environment in which it operates. Assessing the CRA performance is a process that does not rely on absolute standards. Institutions are not required to adopt specific activities, nor to offer specific types or amounts of credit. Each institution has considerable flexibility in determining how it can best help to meet the credit needs of its entire community. In that light, evaluations are based on a review of 12 assessment factors, which are grouped together under 5 performance categories, as detailed in the following section of this evaluation.

ABBREVIATIONS

The following abbreviations are used in this Public Evaluation:

ATM - Automatic Teller Machine

CRA - Community Reinvestment Act (12 USC 2901)(12 CFR 25).

UNB&T - United National Bank and Trust Company

MSA - Metropolitan Statistical Area

PMI - Private Mortgage Insurance, commonly required when a mortgage loan exceeds 80% of the appraised value of the collateral

SBA - United States Small Business Administration

ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

DISCUSSION OF INSTITUTION'S PERFORMANCE

Institution's Rating:

Based on the findings presented below, this institution is rated:

Satisfactory record of meeting community credit needs.

Evaluation Period - This is United National Bank & Trust Company's first Public Disclosure, which evaluates its performance from January 1, 1992 through September 30, 1996.

Bank Profile - United National Bank & Trust Company (UNB&T) is a wholly-owned subsidiary of UNB Corp., a one-bank holding company headquartered in the city of Canton, Stark County, Ohio. UNB&T operates out of 19 branch offices located throughout Stark County, and one branch in Franklin Township, Summit County. As of June 30, 1996, UNB Corp. had assets of \$759 million.

UNB&T's primary lending focus is retail lending, with 87% of its portfolio is retail loans. The loan to deposit ratio is 102% as of June 30, 1996.

The following table shows pertinent financial information for the period under review.

Year end Assets, Income, and Return on Assets
\$ (millions)

	1992	1993	1994	1995	1996*
Average Assets	486	488	589	687	748
Net Income	5.0	6.3	6.3	7.1	8.2**
Return on Average Assets	1.05%	1.29%	1.20%	1.12%	1.15%

Source: Consolidated Report of Income and Condition

* Through June, 1996

** Annualized

Community Profile - UNB&T delineates its local community based on geographical boundaries and branch locations. As of September 30, 1996, UNB&T's community delineation includes all of the Canton-Massillon MSA #1320, which encompasses all of Stark and Carroll Counties, and Franklin Township in Summit County, which consists of two upper income census tracts where UNB&T operates one branch office.

As of the 1990 census, median family income for the Canton-Massillon MSA is \$31,194. The MSA consists of 82 census tracts, as follows:

Tract Characteristics	Number of Tracts	% of Total Tracts	% of Total Population
Low-income (<50% of Median)	5	6	3.67
Moderate-income (50 < 80%)	15	18	14.83
Middle-income (80 < 120%)	51	62	60.69
Upper-income (120% - over)	11	13	20.80

The following table shows additional demographic information for UNB&T's delineated community.

Demographic Information for UNB&T's Delineated Community

	Totals
Population	405,342
# housing units	162,475
# occupied housing units	153,158
# owner-occupied housing units	108,948

Source: 1990 U.S. Census, MSA demographics

The table shows that UNB&T's delineated community includes a substantial level (94%) of occupied housing units and a moderate level (67%) of owner-occupied housing units.

Unemployment rates for the MSA (5.99%) are slightly above the State of Ohio rate (5.4%). Dominant industries include light manufacturing, health care, steel production, and service-related industries.

Some of the largest employers in the area are The Timken Company, Republic Engineered Steel, Aultman Hospital, and the Hoover Company.

Competition is primarily provided by affiliates of four regional banking companies. In addition, bank-affiliated community development corporations compete for various development projects.

Community Credit Needs - Our evaluation included contacts with representatives from local community social services agencies. These contacts were used to identify community credit needs.

Community credit needs identified include:

- o **Affordable Home Purchase Loans**
- o **Affordable Home Improvement Loans**
- o **Ability and assistance with obtaining funds for home purchase down payments**
- o **Credit and homeownership education programs**

These needs have also been identified by UNB&T. See Assessment Factor A for UNB&T's responses to these credit needs.

I. ASCERTAINMENT OF COMMUNITY CREDIT NEEDS

Assessment Factor A - *Activities conducted by the institution to ascertain the credit needs of its community, including the extent of the institution's efforts to communicate with members of its community regarding the credit services being provided by the institution.*

- o **UNB&T has established a strong program of outreach to its local communities, which enables it to be aware of credit needs on an on-going basis.**

The goal of this ascertainment program is to identify individuals and organizations who can speak broadly to the credit needs of the community and particularly to the needs of low-and moderate-income areas.

On-going contacts are made with community not-for-profit agencies, realtors groups, churches and local government agencies. UNB&T's CRA Administrator is the primary contact with these organizations. All UNB&T employees are encouraged to become involved in community activities that help them become aware of credit needs within the community. Reports regarding this involvement are forwarded to the CRA Administrator for any appropriate followup.

Through its contacts with various housing-related community groups, UNB&T has established a referral relationship for its home purchase and home improvement loan products. These groups include: Rural Opportunities, Inc., of Alliance; Neighborhood Housing Services of Massillon, Inc.; Association for Better Community Development, Inc., Canton; The City of Massillon; and Stark County Out of Poverty Partnership of Canton.

UNB&T is a charter member of the Stark County Financial Institution Community Interest Group (FICIG). This group, consisting of representatives from other financial institutions within the community, meets monthly to discuss CRA issues including future housing, economic development and credit needs within the community, and to collectively assist in developing ways to meet those needs. Recently the Equal Opportunity in Housing Committee of the Stark County Association of Realtors joined forces with FICIG in an attempt to promote home ownership for low income persons in the community.

UNB&T is also a charter member of the Stark County Housing Task Force, which consists of housing providers, support agencies, non-profit groups, political leaders and financial institutions. This group meets monthly to address housing and credit needs for low income, elderly and mentally challenged persons.

UNB&T has established Community Advisory boards in several of the local communities that it serves. Each board is headed by a director of UNB&T, with membership representative of various businesses and organizations in the community. These boards meet on a periodic basis to discuss the needs of the community, and to discuss how UNB&T can help to meet those needs.

During the review period, UNB&T conducted a "Fair Lending" survey, with specific emphasis on low- and moderate-income and minority areas of Canton, Massillon and Alliance. The results of this survey were used in the development of UNB&T's mortgage application video, described elsewhere within this report.

Based on these contacts, UNB&T has identified and addressed the following community credit needs:

- o **Affordable Home Purchase Loans**

UNB&T has established the Mortgage Assistance Program (MAP) for affordable home purchases.

- o **Affordable Home Improvement Loans**

The Consumer Assistance Loan Program was developed to address this credit need.

- o **Ability and assistance with obtaining funds for home purchase down payments**

The Non-home Owner Credit & Savings Program addresses this identified need.

- o **Credit education programs**

UNB&T has been involved in numerous seminars addressing housing, credit, and small business needs.

These programs are addressed in detail under Assessment Factors B, I and L.

Assessment Factor C - *The extent of participation by the institution's board of directors in formulating the institution's policies and reviewing its performance with respect to the purposes of the Community Reinvestment Act.*

- o **The Board of Directors takes an active role in the formulation of CRA policies and practices.**

The Board has made compliance with CRA a central part of UNB&T's planning process. CRA goals and objectives are included in both the mission statement and the strategic plan of UNB&T.

UNB&T has established a CRA Committee, consisting of managers from various departments within the bank. The purpose of this committee is to develop UNB&T's CRA program, monitor CRA performance, oversee CRA training, and recommend to senior management ways to improve the bank's CRA ratings. The committee meets monthly, and minutes of all meetings are submitted to the Board for its review.

Members of the Board are actively involved in various community groups where they maintain contact with other community leaders. These contacts help the Directors learn of the needs within the community.

UNB&T personnel are kept apprised of CRA-related activities through on-going training sessions and through the "Community Corner" articles in the monthly employee newsletter.

UNB&T is in compliance with the technical requirements of CRA. The current CRA statement was approved by the Board on March 14, 1996.

II. MARKETING AND TYPES OF CREDIT OFFERED AND EXTENDED

Assessment Factor B - *The extent of the institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the institution.*

- o **UNB&T makes a strong effort to ensure that its entire community is aware of the products and services it offers.**

Loan and deposit products are advertised through local newspapers of general circulation, radio stations, billboards, bus posters, and direct mail solicitations. During the review period, UNB&T conducted an extensive media campaign targeting its affordable mortgage programs.

These programs are detailed in Assessment Factor I. UNB&T also promotes its products in booklets at community events, and in local community newsletters.

UNB&T actively participates in training seminars designed to help individuals apply for small business loans and home mortgage loans. These include seminars conducted by the city of Alliance, the city of Massillon, Stark County Association of Realtors, the Stark County Fair Housing Association, the Urban League, and the Stark County Out-of-Poverty Partnership. They also assist with programs such as the "Visible House," a working house used to educate first-time homeowners on how to operate their home.

UNB&T has developed a video to guide people through the mortgage loan application process. The video, and a mortgage loan pre-application kit, are available at each branch office. In addition, UNB&T has run print ads containing a coupon that can be used to request the application package. The video is also available to church and community groups to use as a training tool in assisting with the mortgage loan application process. Since development, the video has been used by 17 groups or individuals, and has been provided to area realtors for use with their clients.

Assessment Factor I - *The institution's origination of residential mortgage loans, housing rehabilitation loans, home improvement loans and small business loans.*

- o **UNB&T's level of origination of mortgage, home improvement and small business loans within its community reflects a strong level of responsiveness to identified credit needs.**

UNB&T offers a variety of products that address the housing and small business needs of the community. The current CRA Statement correctly lists the credit products offered by UNB&T. These products are available throughout the delineated community.

UNB&T has developed affordable home loan programs to address the need for purchase and home improvement funds. Details of each of these programs is as follows:

Mortgage Assistance Program (MAP):

- o Maximum loan amount of \$60,000, for home purchase only.
- o Income limitations based on family size.
- o Five percent downpayment, from any verifiable source.
- o No points charged. Credit report and processing fees waived.
- o PMI not required.

The table below indicates the number and dollar amount of MAP loans originated during the review period. The vast majority of these loans were made within UNB&T's delineated community.

MAP Loan Originations

	# of loans	\$(million)
1992	70	2.3
1993	58	2.0
1994	38	1.4
1995	51	2.0
YTD 1996*	36	1.3
TOTAL	253	9.0

Source: Internally generated UNB&T reports.

*Thru July, 1996

Consumer Assistance Loan Program:

- o Funds must be used for essential, non-luxury home improvements.
- o Income limitations based on family size.
- o Longer terms and lower interest rates than traditional home improvement loans.

UNB&T does not specifically monitor loan originations under the Consumer Assistance Loan Program. Those totals are included in the following table. Also shown in this table are all mortgage loans originated during the past four years. Over 80% of these loans were made within the delineated community.

Housing-Related Loan Originations

(represents number of loans)

	1993	1994	1995	1996(2)	TOTAL
Mortgage(1)	898	656	1,018	730	3,302
Home Imp.	70	76	83	69	298
TOTAL	968	732	1,101	799	3,600

Source: Internally generated UNB&T reports.

(1) Includes MAP Loans

(2) Thru Sep-22-96

Virtually all of UNB&T's commercial loans are made to small businesses located in the delineated community. Originations of small business loans during the review period are represented in the following table.

Commercial Loan Originations

	# of loans	\$(000)
1993	465	6,840
1994	646	7,871
1995	756	7,200
1996*	537	8,240
TOTAL	2,404	30,151

Source: Internally generated UNB&T reports.

*Through Sep-22-96.

Assessment Factor J - *The institution's participation in government insured, guaranteed or subsidized loan programs.*

o **UNB&T's participation in government programs is reasonable.**

UNB&T is involved in the Small Business Administration's (SBA) "Low Doc" program, the 7A program, and the 504 program. These programs are designed for businesses with average annual sales of \$5 million or less.

The Ohio Energy Action Loan Program was designed for energy conservation home improvement loans. The program was funded by local lenders, with the interest subsidized by the State of Ohio. Due to funding limitations by the State, this program has been discontinued. The table shows loans originated by UNB&T during the time that the program was in place.

Participation in Government Programs

Gov't. Program	# of Loans	\$ of originations (000)
SBA*	20	2,088
Ohio Energy Action	24	51
TOTAL	44	2,139

*As of Dec-31-95

III. GEOGRAPHIC DISTRIBUTION AND RECORD OF OPENING AND CLOSING OFFICES

Reasonableness of Delineated Community

UNB&T's delineated area, as defined previously in the evaluation, is reasonable, and does not arbitrarily exclude low- and moderate-income areas.

Assessment Factor E - *The geographic distribution of the institution's credit extensions, credit applications, and credit denials.*

- o **The geographic distribution of UNB&T's credit extensions, credit applications, and denials is good. UNB&T has received applications and has extended credit throughout the delineated community.**

The following tables show the distribution of various residential mortgage products that are reported on Home Mortgage Disclosure Act Loan Application Registers (HMDA-LAR). Market share information is based on number of applications taken and loans originated by all providers of mortgage products within the Canton-Massillon MSA. No HMDA-reportable applications were received from Franklin Township during the review period.

The following abbreviations are used in conjunction with the tables shown below:

PMA - Purchase Money Applications
PML - Purchase Money Loans
HIA - Home Improvement Applications
HIL - Home Improvement Loans
ReFIA - Refinance Applications
ReFIL - Refinance Loans

Census tract characteristics were identified under the Community Profile section of this report.

The table shows that UNB&T's overall loan distribution within lower income census tracts was proportionate to its distribution within higher income census tracts, and to UNB&T's overall market share. This was primarily the result of strong purchase money mortgage lending, which includes UNB&T's affordable mortgage program. Distribution of refinance loans within low- and moderate-income tracts was not strong. This would be expected, as many low- and moderate-income borrowers are recent first time home buyers.

Our market share analysis focuses of 1994 and 1995, as current activity is most meaningful for this evaluation. It should also be noted that in 1995, UNB&T was the market leader in purchase money mortgage lending overall, as well as the leader in the low income tracts and high income tracts.

**1994 Market Share by Tract Characteristics
MSA 1320**

	Low	Mod	Mid	Upper	TOTAL
PMA	12.76	4.89	4.95	10.0	6.32
PML	12.73	7.43	6.71	12.12	8.40
HIA	<1	2.83	1.96	1.94	2.11
HIL	2.13	4.90	2.59	2.60	2.93
ReFIA	<1	2.13	3.15	3.45	3.05
ReFIL	-0-	3.60	4.13	4.80	4.22
TOTAL Apps.	3.88	3.56	3.69	6.38	4.30
TOTAL Loans	5.16	5.72	4.93	8.16	5.85

**1995 Market Share by Tract Characteristics
MSA 1320**

	Low	Mod	Mid	Upper	TOTAL
PMA	6.82	5.12	6.68	15.84	8.52
PML	13.92	7.47	9.34	19.83	11.80
HIA	2.42	2.48	1.65	2.46	1.99
HIL	4.76	4.17	2.43	3.18	2.92
ReFIA	<1	1.90	3.53	7.76	3.60
ReFIL	<1	3.74	5.14	12.02	5.99
TOTAL Apps.	2.10	3.24	4.70	11.61	5.59
TOTAL Loans	5.62	5.54	6.70	15.24	8.34

Also considered in this evaluation is the total number of HMDA-reportable loans that UNB&T originated within various census tracts. The following tables show that mortgage lending to borrowers in high income census tracts is proportionately higher than to borrowers in low- and moderate-income tracts, when factoring in population distribution for both years for which information is available.

**Loan Originations by Tract Characteristics
1994**

	Low	Mod	Mid	Upper	Total
Number of Loans	8	62	322	222	614
% of Loans Originated	1.3%	10%	52%	36%	
% of Total Population	3.7%	14.8%	60.72%	20.8%	

Source: HMDA-LAR

**Loan Originations by Tract Characteristics
1995**

	Low	Mod	Mid	Upper	Total
Number of Loans	15	70	396	307	788
% of Loans Originated	1.3%	9%	50%	39%	
% of Total Population	3.7%	14.8%	60.72%	20.8%	

Source: HMDA-LAR

UNB&T has done a distribution analysis of its deposit and loan portfolios among various census tracts. The following table shows the results of the distribution analysis for 1995. The analysis represents number of accounts and percentage of total accounts. The table shows that the distribution of loans is comparable to the distribution of deposits.

1995 Distribution Analysis

Tract Characteristics	Low # (%)	Mod # (%)	Mid # (%)	Upper # (%)
Deposits	1,800 (3.3%)	6,815 (12.9%)	30,168 (56.9%)	14,249 (26.9%)
Mortgage	33 (1.1%)	291 (9.3%)	1,707 (54.5%)	1,099 (35.1%)
Consumer	238 (1.8%)	1,666 (12.8%)	8,387 (64.8%)	2,677 (20.6%)
Commercial	117 (13.7%)	77 (9.1%)	357 (41.9%)	301 (35.3%)
TOTAL LOANS	388 (2.3%)	2,034 (12.0%)	10,451 (61.7%)	16,950 (24.0%)

Assessment Factor G - *The institution's record of opening and closing offices and providing services at offices.*

- o **UNB&T's branch offices are reasonably accessible and have a good record of providing services to all segments of the community.**

UNB&T has 20 full service offices located throughout the community. Fifteen of these offices have ATM's. UNB&T also has four free-standing ATM's located on three college campuses and in a local hospital. One branch is located in a moderate-income census tract, and one ATM is located in a low-income census tract. Most offices are open six days per week, with extended hours on Friday and limited hours on Saturday.

UNB&T employs four mortgage loan originators, who are available to accept applications by appointment at any branch location.

UNB&T has a nation-wide toll free telephone number so that customers can access information about their accounts 24 hours a day from anywhere in the United States.

IV. DISCRIMINATION AND OTHER ILLEGAL CREDIT PRACTICES

Assessment Factor D - *Any practices intended to discourage applications for types of credit set forth in the institution's CRA Statement(s).*

- o **UNB&T does not discourage credit applicants on a prohibited basis.**

UNB&T affirmatively solicits credit applications from all segments of its community, including low- and moderate-income areas. Policies, procedures and intense training promote fair lending. UNB&T has established a fair lending committee to oversee lending policies, activities and training.

Training in fair lending laws and principles is provided to all applicable employees. A program to test for possible illegal discrimination in mortgage lending through a comparative file review has been implemented.

Assessment Factor F - *Evidence of prohibited discriminatory or other illegal credit practices.*

- o **UNB&T is in compliance with fair lending and fair housing laws and regulations. No substantive violations or illegal practices were noted.**

Our examination included testing for compliance with the Equal Credit Opportunity Act and the Fair Housing Act. We performed a review of residential mortgage loan applications, testing for illegal discrimination based on race of the applicant. We reviewed a sample of eight denied, or closed for incompleteness, applications from black applicants, which were received by UNB&T during 1995 and the first half of 1996. We compared these to a sample of 50 approved white applicants. The objective was to determine if denied applicants were treated similarly and given the same level of assistance when compared to approved applicants. We found that applicants were treated equally and were provided the same level of assistance during the application process.

V. COMMUNITY DEVELOPMENT

Assessment Factor H - *The institution's participation, including investments, in local community development and redevelopment projects or programs.*

o UNB&T routinely participates in community development projects.

UNB&T supports local economic development initiatives by extending loans to small businesses throughout its delineated area.

During the review period, UNB&T financed affordable housing projects totaling \$265 thousand. These projects included:

- o Providing financing to a local housing rehabilitation group for the purchase and renovation of vacant and condemned houses within the local area. These houses are subsequently sold to low income persons (\$150,000);
- o Participation in a \$1.2 million project to construct a 24 unit multi-family housing unit for low- and moderate-income seasonal agricultural workers (\$5,000). In addition, UNB&T management spearheaded efforts to obtain federal grant money.
- o Purchasing tax credits in a YWCA interim housing project. The project involves purchasing and rehabilitating an abandoned hotel into interim (one to three year) housing for low income families. The hotel has 24 apartments (\$110,000).

UNB&T extended a reasonable number of loans to commercial entities in an effort to create jobs, establish community daycare, and meet a variety of social service needs. Some of these loans are detailed below:

- o Provide financing to a company to purchase a vacant inner-city warehouse in order to expand business and provide additional jobs (\$250,000).
- o Provide financing to a real estate developer in order to purchase and rehabilitate a building in downtown Alliance (\$50,000).
- o Provide funding to a church located in a low- and moderate-income area to assist in building a community youth center (\$18,000).

- o Funding for the purchase and renovation of a commercial building in a low- and moderate-income area (\$150,000).
- o Provide working capital funding for a start-up business to be located in a low-and moderate-income area (\$50,000).

Assessment Factor K - *The institution's ability to meet various community credit needs based on its financial condition and size, legal impediments, local economic conditions and other factors.*

- o **There are no financial impediments which inhibit UNB&T's efforts to help meet the credit needs of its delineated community.**

UNB&T participates in CRA activities commensurate with its size and financial capacity. The Community and Bank profiles detailed earlier provide further information on the financial trends of the institution and the local economy.

Assessment Factor L - *Any other factors that, in the regulatory authority's judgement, reasonably bear upon the extent to which an institution is helping to meet the credit needs of its entire community.*

- o **UNB&T routinely participates in, and is recognized for, other activities which help to meet community needs.**

UNB&T has been recognized by local realtors as a leader in residential lending to low- and moderate-income persons. UNB&T is also one of a limited number of local institutions that participate in the Ohio Student Loan Commission's guaranteed Student Loan Program. UNB&T routinely contributes to a variety of organizations that promote economic development within the local community.

In 1992, UNB&T received the Lenders Award for outstanding service in the promotion of residential loans for low- and moderate-income families. This award is given by the Community Housing Resource Board and the Stark County Association of Realtors.

As of December 31, 1995, UNB&T had 474 outstanding student loans totaling \$1.2 million. This total does not reflect loans sold by UNB&T to the secondary market during 1995.

During the review period, UNB&T contributed approximately \$25 thousand to a variety of organizations whose primary purpose was to provide affordable housing for low- and moderate-income persons within UNB&T's delineated community. Some of these contributions included:

- o Several donations and grants to a local non-profit organization that constructs and sells homes to low- and moderate-income families. Funds were used to purchase construction materials, and lower mortgage payments. (\$19,500).
- o Donations to a local, nonprofit social service agency that provides temporary housing and food for very low income persons (\$4,060).
- o Donations to a local Community Development group that provides weatherization services to low income home owners. (\$1,000).

UNB&T established a direct rent payment program. The program provides low income persons who have mental impairments with a means of ensuring timely rent payments. In the past, some of these individuals had been routinely evicted from their residences because they had inadvertently failed to pay rental obligations in a timely manner. Through UNB&T's program, a participant's check is direct deposited (free of charge). On the same day, UNB&T deducts rental payments and forwards them to the landlords.

UNB&T also developed the "Non-home Owner Credit & Savings Program" which is designed to help people who do not own their own homes build a good credit history while they save for a down payment.