



# Statement of Condition

## OFFICERS

**Noah W. Wilcox**  
President & CEO

**Steven M. Wilcox**  
Vice Chairman

**Shelly D. Steere**  
Executive Vice President  
Chief Financial Officer &  
Chief Operating Officer

**Julie A. Wilcox**  
Executive Vice President  
Chief Alignment Officer &  
Chief Marketing Officer

**Nate R. Lloyd**  
Executive Vice President  
Chief Credit Officer

**Dale A. Rosier**  
Senior Vice President  
*Personal Banking*

**Lynn M. Acheson**  
Senior Vice President  
*Operations*

**Debbie K. Robertson**  
Vice President  
*Compliance*

**Cory F. Colter**  
Vice President  
*Personal Banking*

**Stephanie M. Gambill**  
Vice President  
*Business Banking*

## BOARD OF DIRECTORS

Noah W. Wilcox - Chairman

Steven M. Wilcox - Vice Chairman

Stephen R. Welliver

Julie A. Wilcox

Rochelle (Shelly) D. Steere

Steven H. Burggraf

Donald B. Johnson II

## ASSETS

Cash & Due from Banks.....	\$49,343,000.00
U.S. Government Securities.....	33,835,000.00
Municipal Bonds.....	11,357,000.00
Other Securities.....	1,476,000.00
Fed Funds Sold.....	0.00
Loans.....	146,312,000.00
Banking Premises & Equipment.....	3,316,000.00
Other Assets.....	11,486,000.00
<b>Total Assets.....</b>	<b>\$257,125,000.00</b>

## LIABILITIES

Demand Deposits.....	\$65,611,000.00
Time & Savings Deposits.....	166,031,000.00
Other Liabilities.....	2,650,000.00
<b>Total Liabilities.....</b>	<b>\$234,292,000.00</b>

## CAPITAL ACCOUNTS

Capital Stock.....	\$1,000,000.00
Surplus.....	16,500,000.00
Undivided Profits.....	5,333,000.00
Total Equity Capital.....	22,833,000.00
<b>Total Liabilities &amp; Equity Capital.....</b>	<b>\$257,125,000.00</b>

MARCH 31, 2026