

Environmental Impact Statement

Overview

National Exchange Bank & Trust acknowledges that natural resources are required for successful business operations. By continuing to identify and manage environmental impacts, National Exchange Bank & Trust help ensure longevity of these resources and reduce costs.

National Exchange Bank & Trust defines environmental impacts as both the direct impact it has on the environment through emissions, natural resource use and waste generation, and the indirect impact that occurs through the financial products and services it offers.

Key environmental objectives include:

- To use energy more efficiently
- To use water more efficiently
- To reduce the amount of waste produced and increase the quantity of waste re-used and recycled
- To reduce the environmental impacts of business operations
- To consider environmental issues associated with products and services offered

Tactics to obtain these objects include but are not limited to:

- Conducting routine building audits and internal environmental reviews
- Continuing facility improvement initiatives to reduce the consumption of energy
- Maintaining a partnership for secure disposal of confidential documentation with the least impact to the environment and a focus on recycling
- Promoting services to customers that reduce their environmental impact
- Investing in technology enhancements that reduce waste and minimize environmental impact in daily business operations
- Participating in programs and partnerships that encourage customers to choose energy efficient options when building homes

National Exchange Bank & Trust is committed to complying with all relevant environmental legislation, to preventing pollution and to ensuring our employees enjoy a healthy work environment.