

Notice Informing Individuals About Nondiscrimination and Accessibility Requirements
and Nondiscrimination Statement:

Discrimination is Against the Law

Carroll Bank and Trust complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). Carroll Bank and Trust does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Carroll Bank and Trust:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Jordan Allen.

If you believe that Carroll Bank and Trust has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Jordan Allen, VP/Controller, 19510 W Main St., Huntingdon, TN

38344, 731-986-4401, fax 731-986-4810, jallen@carrollbank.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Jordan Allen is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Carroll Bank and Trust's website: www.carrollbank.com.