

# 2024 Community Impact Report







# Letter from the President



**I am proud to present the First Mutual Bank Community Impact Report, a snapshot of how we supported our communities in 2024.**

Because this impact goes beyond reinvesting a percentage of our profits, the report tells the story of who we are as a mutual bank, the efforts and partnerships that provide opportunities to those we serve, as well as our own team members, and how we build our communities together.

I am incredibly grateful to work alongside such wonderful people and am inspired every day by their hard work and dedication. Our mutual message is amplified with every customer interaction as they demonstrate our purpose: to provide solutions that support our colleagues, customers and communities for life.

Thank you for your continued support and choosing to be part of the First Mutual Bank family.

Sincerely,

**Tammy Belcher**  
*President and CEO*  
*First Mutual Bank*

## Table of Contents

Letter from the President	1
Leadership Team	2
Who We Are	3
First Mutual Bank: Business of the Year	4
Helping Local Students Learn and Thrive	5
Living the Mutual Mission	6
Franklin Elementary Center Our Partner in Education	9

# Leadership Team



**Tammy Belcher**  
*President and CEO*



**Debra Thomas**  
*VP, Deposit Operations Officer*



**Catherine Barker**  
*VP, Lending Operations Officer*



**Carla Morris**  
*Vice President of Finance*

## Board of Directors



**Daniel Mason**  
*Chairperson of the  
Board of Directors*



**Brian Felici**  
*Retired  
WVU Medicine*



**Tammy Belcher**  
*President and CEO*



**Dr. Lori A. Hawkins**  
*Dentist and Owner  
Smiles on the Boulevard*



**Scott D. Adams**  
*Corrections Officer II  
Lorrie Yeager Jr. Juvenile Center*



**Brian Pinkerton**  
*SVP, Chief Risk Officer  
First Mutual Holding Co.*



**Whitney Clegg**  
*Assistant General Counsel  
Jackson Kelly PLLC*



**David Shaw**  
*EVP, Chief Operating Officer  
First Mutual Holding Co.*



# Who We Are

First Mutual Bank has been focused on helping our customers and creating vibrant communities in the Mid-Ohio Valley Region for generations. First Mutual Bank was formed in 2018 when Belpre Savings Bank and Doolin Security Savings Bank joined forces, but our heritage and commitment to the areas we serve date back to the 1800s. We stand by our purpose and vision of delivering solutions that support our communities for life while being the mutual bank that everyone can count on.

**OUR VISION** To be THE community bank of choice.

**OUR PURPOSE** Live mutual by providing innovative capabilities and expert operational resources that empower our affiliate banks and collaborative partners to best serve their customers, communities, and colleagues.

**OUR VALUES** **Accountability:** We act with honesty and integrity, and take ownership of our behaviors and decisions.

**Empowered:** We explore options and make decisions in the best interests of our customers and each other.

**Excellence:** We seek achievement and to continually build and improve on our service offerings.

**Community Focus:** We take action to ensure we're helping to build a thriving community.

3



full-service branch  
locations

\$112.1



million  
in assets



22  
employees

25

organizations  
supported



15%  
of  
profits are  
reinvested  
back into our  
communities

50%



of employees  
volunteered

# First Mutual Bank: Business of the Year

## We were thrilled to accept the Belpre Area Chamber of Commerce Business of the Year award in October 2024.

"First Mutual Bank is a leader in our community in giving back," says Karen Waller, executive director at Belpre Area Chamber of Commerce. "Sponsorships of local activities and events are always on the bank's radar. They consistently see the value in supporting events such as Belpre Homecoming, which is at the heart of our city's life."

"The bank's board and leadership prioritize the financial growth and stability of our businesses and residents," she continues. "Their support of our community groups, such as Belpre Rotary and Belpre Area Chamber of Commerce, shows their obvious understanding that it is a partnership among the financial institutions, organizations, and municipal leadership to facilitate economic growth."

Not only did we win this prestigious award, but our President and CEO Tammy Belcher was also elected president of the Belpre Area Chamber of Commerce board of directors. She became a board member of the Belpre Area Community Development Foundation in early 2024 and is a Belpre Rotarian.

Her work bringing business and community leaders together to have open and honest conversations has made an impact for community improvements and engagement.

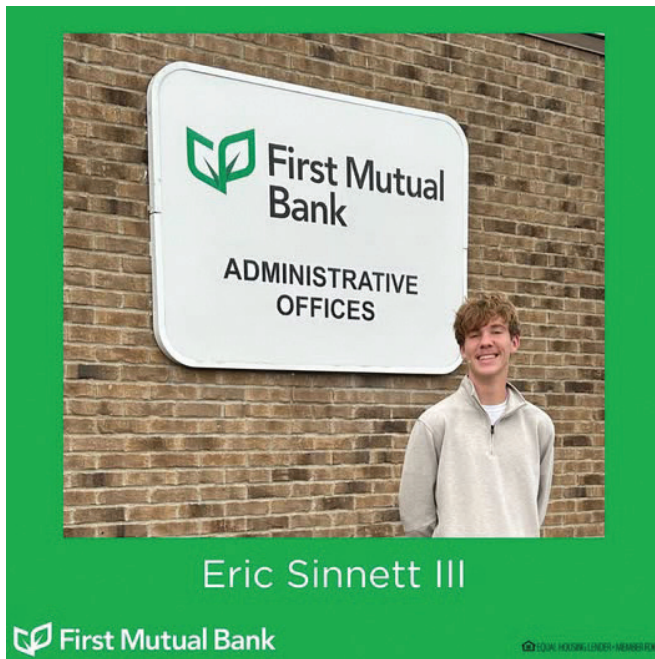
---

***First Mutual Bank is a leader in our community in giving back.*** —Karen Waller, executive director at Belpre Area Chamber of Commerce

---

"Tammy is a team player, a leader, a valuable resource, and a friend to our community and Chamber of Commerce," says Waller. "She never asks others for things that she would not do herself, and she expresses appreciation to all who work on our teams. It is my honor to work with Tammy as a colleague and co-worker as we strive to make our community a great place to live and work."

# Helping Local Students Learn and Thrive



Eric Sinnett III

---

*I could also see myself continuing as an intern for the bank in the future since Belpre is home base," he says. "First Mutual Bank has an amazing culture and work environment I wouldn't mind returning to. —Eric Sinnett III*

---

## Meet Our First High School Intern

We hired our first high school intern, Eric Sinnett III, in September 2024. Though he is the only intern working at the bank, he makes an impact. His roles shift from scanning and filing information, to being an extra set of hands with a multitude of projects, to general organization of the branch.

"Eric has been a great amount of help to our loan department," says President and CEO Tammy Belcher. "He's thoughtful, diligent, and always asks questions to enhance his knowledge of banking."

Internships give young people the knowledge they need to excel in a professional environment. Sinnett describes his experience as being a great learning opportunity.

"I've been able to gain knowledge and experience in areas I wasn't as familiar with beforehand," he says. "For example, mortgages, the paperwork required, and the overall process was new to learn about."

Post high school, Sinnett wants to pursue accounting, a seemingly perfect area of study with his current banking internship.

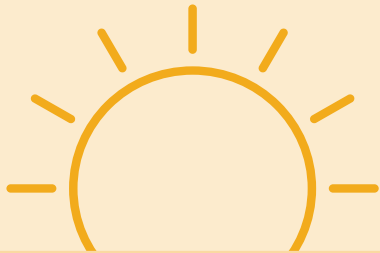
"I could also see myself continuing as an intern for the bank in the future since Belpre is home base," he says. "First Mutual Bank has an amazing culture and work environment I wouldn't mind returning to."

# Living the Mutual Mission

Our community means everything to us, and living the mutual mission is something we strive for every day.

## Beat the Heat

To beat the heat during the hot summer, we were happy to provide free cold beverages to anyone who came into our branches in July and August.



## Belpre Heights Church Back-to-School Bash

We donated backpacks to the Belpre Heights Church Back to School Bash, an event designed to donate school supplies to those in need while providing a fun family-oriented day for kids.







## Belpre Homecoming

A beloved event for our community, we were excited to sponsor the Kids Ride Free night at the 92nd Annual Belpre Homecoming in Civitan Park. Kids had a blast at the inflatables and enjoyed free festival rides.



## Chamber Champion Award

We attended the Chamber of Commerce of the Mid-Ohio Valley Annual Dinner where our very own Renee Murphy, Parkersburg branch manager, won the Chamber Champion Award. Wilky's Sports Bar, a local business, received our sponsored award for New Business of the Year.

## Giving Back to Our Communities Over the Holidays

What better way to celebrate the holiday season than to give away gift cards to our communities' favorite spots? We hosted our annual 12 Days of Holiday Giving giveaway on Facebook from December 2-13, where every day someone had a chance to win a \$50 gift card to a local business. From amazing restaurants to special boutiques, we are proud to support our local businesses and community in as many ways as possible!



### 12 Days of Giving Winners

Day 1 - North End Tavern & Brewery: Alex A.  
 Day 2 - Belair's Bistro & Catering: Holly D.  
 Day 3 - The Movie House: Missy L.  
 Day 4 - Gift Gallery of Vienna: Diane M.  
 Day 5 - Shriver's Pharmacy: Matt D.  
 Day 6 - The Book Store: Eric C.  
 Day 7 - Wine Down on Market: Sherrie D.  
 Day 8 - Zenergy Massage: Wes P.  
 Day 9 - North Fork Jewelry: Ruth F.  
 Day 10 - Threadz Boutique: Diana M.  
 Day 11 - The Flower Daddy: Staci H.  
 Day 12 - Uncle Bunk's: Pam A.



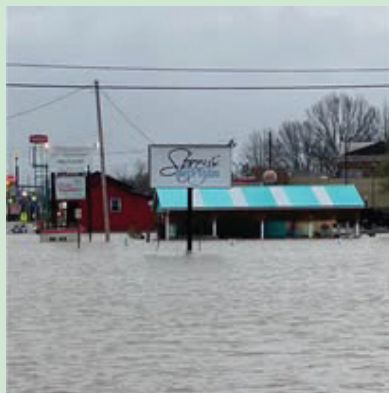
© 2024 FIRST MUTUAL BANK

# Living the **Mutual Mission**

Our community means everything to us, and living the mutual mission is something we strive for every day.

## **Flood Relief Collection**

We sprang into action when a flood hit the Washington and Wood County communities. Our branches collected mops, buckets, scrub brushes, and other cleaning supplies to donate to those affected by the storm.



# Franklin Elementary Center

## Our Partner in Education



Franklin Elementary Center, our partner in education, has been an important community partner in 2024. From supporting their back to school efforts and connecting with parents to providing lunch for teachers, the First Mutual Bank team was proud to make an impact.

*"We are grateful to First Mutual Bank for being wonderful partners in education. Their continued support of our students, parents, and staff through educational activities, volunteering, and financial contributions plays a vital role in enhancing our school community. Their commitment to learning and service helps us create meaningful opportunities for growth and success across all levels."* —Stephanie Agee, principal at Franklin Elementary Center.







**First Mutual  
Bank**