

## WEST VIRGINIA CODE: §31A-8B-4

### **§31A-8B-4. Assessment of the institution's reinvestment in the community.**

In connection with its examination or investigation of a banking institution or bank holding company, the commissioner or board shall:

- (a) Assess the institution's record of meeting the credit needs of its entire community, including low-and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and
- (b) Take such record into account in its evaluation of an application for a deposit facility or for permission to engage in financially related services by such institution.