

# Carter Bank & Trust Can Now Access up to \$1,000,000 From The Federal Home Loan Bank of Atlanta to Offer Homeowner Funding Assistance Opportunities

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MARTINSVILLE, VA / ACCESSWIRE / February 4, 2020 / Carter Bank & Trust (NASDAQ:CARE) (the "Bank") can now access up to \$1,000,000 from the Federal Home Loan Bank of Atlanta to offer its homeowner assistance funding opportunities to eligible families and individuals in the Bank's service regions of Virginia and North Carolina.

Carter Bank & Trust branded these funding opportunities Make It HAPPEN, "Homeownership Assistance Program Partnership Established Now," to reflect its commitment to help more families and individuals become homeowners.

"In partnership with the Federal Home Loan Bank of Atlanta, we are able to help more families gain access to affordable homes, which will help them grow their wealth with home equity and appreciation over time," said Senior Vice President and Mortgage Banking Director Richard Owen.

Vice President and Community Reinvestment Act (CRA) and Fair Lending Officer Beverly Pitzer agreed and added, "Homeownership builds stronger, stable communities, which as a community bank is what we strive to do every day."

Make It HAPPEN funding opportunities are for eligible families and individuals who meet the requirements of one of Federal Home Loan Bank of Atlanta's homeowner assistance products. These include the first-time homebuyer product; a product designed for public servants, such as current and retired law enforcement officers, educators,

health care workers, fire fighters and other first responders; and products for veterans, including active-duty members of the military, their spouses and surviving spouses. National Guard reservists also are eligible if they have served in active duty or performed services in active duty or were injured in active duty.

For a complete list of Make It HAPPEN funding opportunities and eligibility requirements, go to **[CBTCares.com/Mortgage](http://CBTCares.com/Mortgage)**.

### About Carter Bank & Trust:

Headquartered in Martinsville, Virginia, Carter Bank & Trust is a \$4.0 billion state-chartered community bank in Virginia with more than 100 branches in Virginia and North Carolina.

About the Federal Home Loan Bank of Atlanta:

Federal Home Loan Bank of Atlanta offers competitively-priced financing, community development grants and other banking services to help member financial institutions make affordable home mortgages and provide economic development credit to neighborhoods and communities. It is one of 11 district banks in the Federal Home Loan Bank System.

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