



July 12, 2018

Secretary Elaine L. Chao
U.S. Department of Transportation
1200 New Jersey Ave., SE
Washington, DC 20590

RE: Appalachian Ohio Infrastructure Gateway Project

Dear Secretary Chao,

Ohio Valley Bank, a \$1 billion asset financial institution established in 1872, currently operates 19 offices throughout Ohio and West Virginia. Our mission is pretty simple "Community First". Our 350 employees proudly make their homes and are raising their families here in Appalachia. Our communities are rural having survived thanks to the hard work by generations of small business owners and family farmers.

Frankly, we need help. The kind of help this project would provide. For most Americans, dirt and gravel roads are associated with some back woods adventure. Here in Gallia County, we have 130 miles of it being used every day as the primary transportation route for many of our residents. As a major employer and a primary provider of banking services, this is a constant concern. Poorly structured roads lead to a high number of closures, often stranding residents for several days. Those same residents are the ones who make sure our banking offices are opened on time or are our customers who need access to us and their money just to satisfy the basic needs of everyday life.

These closures not only affect financial access but cut off residents from their jobs, emergency medical care, schools, and other basic necessities. These roads also represent a severe health and safety risk. Dust from these roads during the summer has attributed to severe breathing problems including asthma and dust allergies among children and adults. Dust has been linked to lung cancer, asthma, chronic obstructive pulmonary disease, and silicosis.

Ohio Valley Bank strongly supports this quality of life project and would respectfully ask that you give it and us your strongest consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Thomas E. Wiseman', written in a cursive style.

Thomas E. Wiseman
President and CEO