

In compliance with the requirements of the Community Reinvestment Act, the following information must be maintained in a public file, current as of April 1 of each year.

Written Comments:

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank of publication of which would violate specific provisions of the law.

There are no written comments within the current year or prior two calendar years at this time.