

WRITTEN COMMENTS ABOUT OUR COMMUNITY REINVESTMENT ACT PERFORMANCE

The Community Reinvestment Act requires us to include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to our performance in helping to meet community credit needs, and our response to the comments, 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 or publication of which would violate specific provisions of the law.

We have received no written comments that specifically relate to our performance in helping to meet community credit needs in **the current calendar year nor in the last two (2) calendar years.**