

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

- You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.
- If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at First Robinson Savings Bank, N.A. located at 501 E. Main St. Robinson, IL 62454.
- At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Office of the Comptroller of Currency, Midwest Region, Denver Office, Independence Plaza 1050, 17th St., Suite 1500, Denver, CO 80265.
- You may send written comments about our performance in helping to meet community credit needs to:

RICK CATT, PRESIDENT
FIRST ROBINSON SAVINGS BANK, N.A.
501 EAST MAIN ST., P.O. BOX 8598
ROBINSON, ILLINOIS 62454

and to the Deputy Comptroller, Office of the Comptroller of Currency, Midwest Region, Denver Office, Independence Plaza 1050, 17th St., Suite 1500, Denver, CO 80265. You may also send an e-mail to the Deputy Comptroller at the following address: CRACOMMENTS@OCC.TREAS.GOV

Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

- You may ask to look at any comments received by the Deputy Comptroller.
- You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller.
- We are an affiliate of First Robinson Financial Corporation, a bank holding company. You may request from the Vice President & Consumer Affairs Officer, Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, Missouri, 63166-0442 an announcement of applications covered by the CRA filed by bank holding companies.