

April 1, 2026

COMMUNITY REINVESTMENT ACT STATEMENT

First Robinson Savings Bank, N.A. (the "Bank"), has established a policy for making sound loans and deposit accounts to all qualified applicants in our assessment area regardless of race, color, national origin, religion, sex (including actual or perceived sexual orientation and/or gender identity), marital status, handicap status, familial status, age, their receipt of Public Assistance or the borrowers Good Faith Exercise of right under the Consumer Credit Protection Act. All management officials and employees are trained and instructed to implement this policy.

A list of specific types of loans the Bank offers within our community is as follows:

1. 1-4 Family Dwellings
2. Multi-family (5 or more dwelling units)
3. Residential Farms (with homes)
4. Land Loans (Farmland or building sites)
5. Construction Loans
6. Share Loans to Deposit Account Holders
7. Consumer Loans
8. Home Improvement Loans
9. Home Equity Loans
10. Commercial Loans
11. Agricultural Loans
12. Municipality Loans
13. Local, Municipal Bonds

In addition to the above lending products, the Bank also offers additional services.

The Bank has been, and will continue to be, actively involved with other local financial institutions, in participation loans for the benefit of our community. As other community programs and needs become available and apparent, the Bank will continue to be a contributor.

All loans are subject to Federal Regulations and our general underwriting standards. At times, economic conditions and availability of funds may make it impossible to offer all types of credit mentioned in this statement. Should this occur, our main priority should be, as it has been, loans on homeowner occupied, single family dwellings.

The Bank is actively engaged in advertising and in constant communication with Real Estate offices and community leaders, regarding our lending services and policies. The staff is encouraged, and does participate, in mortgage counseling to groups and individuals such as our local school system and colleges. We also encourage, and have had, local groups to visit our offices with staff personnel available to answer questions regarding the operations and the function of First Robinson Savings Bank, N.A.

A list of specific types of deposits the Bank offers within our community is as follows:

1. Consumer Checking Accounts
2. Business Checking Accounts
3. Savings Accounts – Consumer and Business Accounts
4. Kid's CD Accounts
5. Certificates of Deposits
6. Individual Retirement Accounts
7. Health Savings Accounts
8. Christmas Clubs
9. Money Market Account – Consumer and Business Accounts

Our assessment area is Crawford County, Illinois in its entirety and Knox County, Indiana in its entirety. While we make loans and deposits in the counties surrounding Crawford County, Illinois and Knox County, Indiana, our area of concentration is Crawford County and Knox County.