

Audit Complaint Policy

First Robinson Financial Corporation

Policy for Reporting Complaints or Concerns Regarding Accounting, Internal Accounting Controls or Auditing Matters to the Board of Directors Audit Committee

Employees or others who have a concern or complaint concerning First Robinson Financial Corporation's accounting, internal controls, or auditing matters must submit their concern or complaint to the Audit Committee Chairman via the Post Office box address, or via telephone at the number listed below.

Scott F. Pulliam
PO Box 118
Robinson, IL 62454
618-546-5009

The Chairman will determine the appropriate method to investigate the complaint.

An employee or other complainant may remain anonymous. If an employee or other complainant wishes their complaint be kept confidential, any information they provide will be investigated on a confidential basis to the extent it is feasible to do so. There will be no retaliation against a person making good faith reports or complaints.

The results of all investigations will be reported to the Audit Committee.

All documentation will be maintained indefinitely.