COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board 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, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA performance evaluation, prepared by the Federal Reserve Bank of Chicago; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank for the next two quarter. This list is available from Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S. LaSalle St., Chicago, IL 60604, or through the Board's website at https://www.federalreserve.gov. You may send written comments about our performance in helping to meet community credit needs to Ryan Gillis, CRA Officer, Bank of Pontiac, 300 W. Washington St., Pontiac, IL 61764 and Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S. LaSalle St., Chicago, IL 60604, or through the Board's website at https://www.federalreserve.gov. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Pontiac Bancorp, Inc., a bank holding company. You may request from Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S. LaSalle St., Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.