CRA PUBLIC FILE

The bank's public file and any written comments about the bank's CRA performance submitted to the bank or the agency.

TABLE OF CONTENTS

- * Assessment Area Maps
- * Written Comments and Complaint Monitoring Sample
- * FDIC Public Disclosure
- * CRA-Related Agreements
- * Branch Information
 - A list of opened and closed branches (plus address) in the past two calendar years
 - A list of bank addresses and the Census Tracts they are in
 - A list of services each branch provides
 - Bank hours
- * Loan to Deposit Ratio
- * CRA Statements
- * Home Mortgage Disclosure Act (HMDA) Data