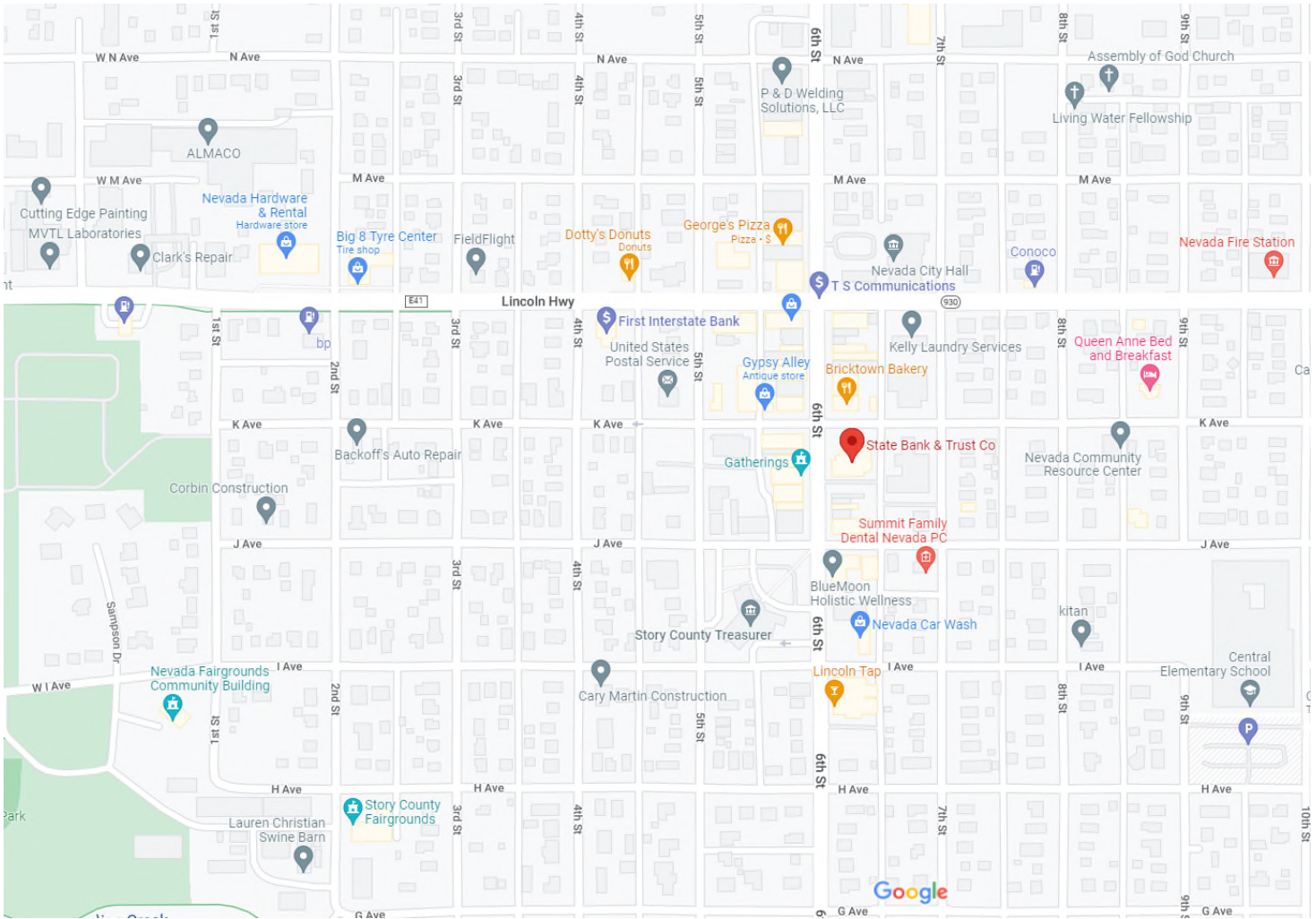


Written Comments

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to comments by the bank, will be available in the Public File, if neither the comments nor the response contain a statement that reflects adversely on the good name or reputation of any persons other than the bank of publication of which would violate specific provisions of the law.

See below for those received in the current year or the prior two calendar years.



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