

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) 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 OCC; 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 or on our website at www.firstmooselake.com.

At least 30 days before the beginning of each calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination in the next two quarters. This list is available from the Deputy Comptroller, Midwest Region, Office of the Comptroller of the Currency, 1050 17th St. Suite 1500, Denver CO 80265 or through the OCC's website at <https://www.occ.gov>

You may send written comments about our performance in helping to meet community credit needs to Dan Korbel, President, First National Bank of Moose Lake, 400 Elm Avenue, PO Box 429, Moose Lake MN 55767 or by email to fnb@firstmooselake.com and to the Deputy Comptroller, Midwest Region, Office of the Comptroller of the Currency, 1050 17th St. Suite 1500, Denver CO 80265 or by email to CRACOMMENTS@OCC.TREAS.GOV. Your comment, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of First Financial Services of Moose Lake, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Minneapolis, PO Box 29, Minneapolis, MN 55480-0291 an announcement of applications covered by the CRA filed by bank holding companies.