

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), 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 OCC 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 Comptroller; 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 quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the

Deputy Comptroller
South Region
Office of the Comptroller of the Currency
1700 Pacific Ave., Suite 3600
Dallas, Texas 75201

You may send written comments about our performance in helping to meet community credit needs to

CRA Officer
Clear Fork Bank N.A.
5657 Buffalo Gap Road
Abilene, TX 79606

Deputy Comptroller
South Region
Office of the Comptroller of the Currency
1700 Pacific Ave., Suite 3600
Dallas, Texas 75201

Your letter, 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 Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Albany Bankshares, Inc., a bank holding company. You may request from the

Director of Applications
Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, Texas 75201

an announcement of applications covered by the CRA filed by bank holding companies.