

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 St. Louis (Reserve Bank); 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 Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from Vice President, Federal Reserve Bank of St. Louis, PO Box 442, St. Louis, MO 63166.

You may send written comments about our performance in helping to meet community credit needs to Lindsey Apple, CRA Officer, 1NB Bank, 891 Fairfax Street, Carlyle, IL 62231 and Vice President, Federal Reserve Bank of St. Louis, PO Box 442, St. Louis, MO 63166. 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 The First National Bancorporation in Carlyle, Inc., a bank holding company. You may request from Vice President, Federal Reserve Bank of St. Louis, PO Box 442, St. Louis, MO 63166 an announcement of applications covered by the CRA filed by bank holding companies.

STATE OF ILLINOIS COMMUNITY REINVESTMENT NOTICE

The Department of Financial and Professional Regulation (Department) evaluates our performance in meeting the financial services needs of this community, including the needs of low-income to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.