

Institution's Commitment to Community Reinvestment

_____ (Depository name) pledges not to reject arbitrarily mortgage loans for residential properties within any specific part of the community served by this Depository because of the location of the property. This Depository also pledges to make loans available on low and moderate income residential property throughout the community within the limits of its legal restrictions and prudent financial practices.

_____ (Depository name) will make best faith efforts to provide community development investments that assist in promoting and increasing homeownership, foreclosure prevention, and efforts to promote and sustain community and economic development for the benefit of low to moderate income or rural customers in communities served by this Depository, within the limits of the Depository's legal restrictions and prudent financial practices and to the extent that such investments or efforts do not create a conflict of interest for the Depository.

_____ (Depository name) will make best faith efforts that it will not deny access to banking and savings products and services to customers within the community served by this Depository on the basis of such customers' or potential customers' low to moderate income status or because such customers or potential customers are from a low income, moderate income or rural community, within the limits of its legal restrictions and prudent financial practices.

_____ (Depository name) to the extent that it participates in any small business loan program, will make best efforts to market such small business loan program in an effort to meet the needs of minority-owned, female-owned, or rural businesses within the community served by this Depository, within the limits of the Depository's legal restrictions and prudent financial practices.