

APPLE RIVER STATE BANK COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC; and comments received from the public relating to our performance in helping to meet community needs, as well as our response to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of banks that are scheduled for CRA examinations in that quarter. The list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC, 300 S. Riverside Plaza, Suite 1700, Chicago, IL 60606

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

**Shelley Thompson, Compliance Officer
Apple River State Bank
P.O. Box 3807
Apple River, IL 61001**

and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Website at www.fdic.gov/regulations/cra.

Your letter together with any response by us will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of 1st Apple River Corporation, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 LaSalle St., Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.