



Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Reserve Bank of St Louis (Fed) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Fed 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. You may review today the public section of our most recent CRA evaluation, prepared by the Fed, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Fed evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the main bank, located at 100 First National Avenue in Green Forest, Arkansas.

At least 30 days before the beginning of each quarter, the Fed publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Board of Governors of the Federal Reserve System at PO Box 442 St. Louis, MO 63166. You may send written comments about our performance in helping to meet community credit needs to Sheila Robinett, CRA Officer, PO Box 1900, Green Forest, Arkansas 72638, and the Federal Reserve Bank. You may also submit comments electronically through the Fed's Web site at www.federalreserve.gov. Your letter, together with any response by us, will be considered by the Fed in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Federal Reserve Bank. You may also request from the Federal Reserve Bank an announcement of our applications covered by the CRA filed with the Fed. We are an affiliate of First National Bancorp Incorporated, a bank holding company. You may request from the Officer in Charge of Community and Consumer Affairs, Federal Reserve Bank of St. Louis, an announcement of applications covered by the CRA filed by bank holding companies.