



Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of 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 OCC; 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 OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the OCC, at 1050 17th St. Ste. 1500, Denver, Colorado 80265. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, The First National Bank in Creston, 101 West Adams St., Creston, Iowa 50801, and OCC, 1050 17th St. Ste. 1500, Denver, Colorado 80265 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Northwest Financial Corp., a bank holding company. You may request from the Director of Applications, Supervision and Regulation, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604, an announcement of applications covered by the CRA filed by bank holding companies.