

Community Reinvestment Act Notice for the Main Office

**Liberty National Bank
4425 Singing Hills Blvd
Sioux City, IA 51106**

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller 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 Comptroller; 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 Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17th Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, jacobstahl@libertynational.bank 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17th Street, Suite 1500, Denver, CO, 80265 or cracomment@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of 215 Holding Company, a bank holding company. You may request from the Assistant Vice President – Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604-1413 an announcement of applications covered by CRA filed by bank holding companies.