

COMMUNITY REINVESTMENT ACT NOTICE

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 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. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, 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 in the area in which the Comptroller evaluates our CRA performance in this community.
- (2) Information about our branches in this assessment area.
- (3) A list of services we provide.
- (4) Data on our lending performance in this assessment area.
- (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, the public file for our bank is available at our main HNB office located at 117 East Main Street in Thorntown, Indiana.

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 of the Currency
440 South LaSalle Street, Suite 2700
One Financial Plaza
Chicago, IL 60603

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 Home National Corporation, a bank holding company. You may request from the Vice President of Consumer and Community Affairs CRA Exams, at Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60690, an announcement of applications covered by the CRA filed by bank holding companies.