



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 the community credit needs, as well as our responses to those comments. You may review the bank's *entire* public file today by visiting Newburyport Bank's website www.newburyportbank.com, click on "About Us", or by visiting our branch locations; Main Office located at 63 State Street, Newburyport MA 01950 *and/or* 1309B Lafayette Road Yoken's Commons, Portsmouth NH 03801.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter and upcoming quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection, FDIC New York Regional Office, 350 Fifth Avenue, Suite 1200 New York, New York, 10118. Or by visiting <http://www.fdic.gov> and search Community Reinvestment Act Examination Schedule.

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

Lloyd Hamm, CEO
Newburyport Bank
PO Box 350
63 State Street
Newburyport, MA. 01950
978.462.3136
Email: lhamm@newburyportbank.com

Kimberley A. Foulkes, EVP & CRA Officer
Newburyport Bank
PO Box 350
63 State Street
Newburyport, MA. 01950
978.462.3136
Email: kfoulkes@newburyportbank.com

and/or to

Regional Director Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200
New York, NY 10118

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.

We are an affiliate of River Run Bancorp, MHC, a bank holding company. You may request from the Regional Manager of the Federal Reserve Bank of Boston, 600 Atlantic Ave, Boston MA 02110 an announcement of applications covered by the CRA filed by bank holding companies.

Lloyd

Lloyd L. Hamm, Jr., CEO Newburyport Bank