



# Newburyport Bank®

## **COMMUNITY REINVESTMENT ACT NOTICE MASSACHUSETTS COMMISSIONER OF BANKS**

Under the Community Reinvestment Act (CRA), the Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Commissioner 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 Commissioner; 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 Commissioner publishes a list of the institutions that are scheduled for CRA examination by the Commissioner in that quarter. This list is available from the Commissioner of Banks at One Federal Street, Suite 710, Boston, MA 02110. You may send written comments about our performance in helping to meet community credit needs to James J. McCarthy, President and Chief Operating Officer, 63 State Street, Newburyport, MA 01950 and to the Commissioner of Banks at One Federal Street, Suite 710, Boston, MA 02110. Your letter, together with any response by us, will be considered by the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Commissioner. You may also request from the Commissioner an announcement of our applications covered by the CRA filed with the Commissioner. We are an affiliate of River Run Bancorp, MHC, a bank holding company. You may request from Regional Manager of Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204 an announcement of applications covered by the CRA filed by bank holding companies.