



COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal and State Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the Massachusetts Division of Banks (Division) evaluate our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and Division also take 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 or the Division; 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 FDIC publishes a nationwide list of banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 15 Braintree Hill Office Park, Braintree, MA 02184. The Division also publishes a quarterly list of scheduled CRA examinations. The list is available from the Commissioner of Banks, One Federal Street, Suite 710, Boston, MA 02110-2012.

You may send written comments about our performance in helping to meet community credit needs to Tracey A. Robbins, Senior Vice President, c/o OneLocal Bank, 11 Central Street, Norwood, MA 02062; Regional Director, FDIC, 15 Braintree Hill Office Park, Braintree, MA 02184; Deputy Commissioner, CRA and Outreach, c/o Massachusetts Division of Banks, One Federal Street, Suite 710, Boston, MA 02110-2012. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC and Division in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director or the Commissioner of Banks. You may also request from the FDIC an announcement of our applications covered by the CRA filed with the FDIC.

We are an affiliate of 1889 BANCORP MHC, a bank holding company. You may request from the EVP - Supervision, Regulation & Credit, Federal Reserve Bank of Boston, 600 Atlantic Avenue Boston, MA 02210 an announcement of applications covered by the CRA filed by bank holding companies.