

**\*\*\*\*PUBLIC NOTICE\*\*\*\***

**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 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 should know that:

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 examinations in that quarter. This list is available from the Deputy Comptroller, Central District, Deputy Comptroller, Office of the Comptroller of the Currency, 425 S. Financial Place, Suite 1700, Chicago, IL 60605. You may send written comments about our performance in helping to meet community credit needs to Donald J. Roch, CRA Officer, c/o Havana National Bank, 112 South Orange Street, PO Box 200, Havana, IL 62644 and the Deputy Comptroller, Office of the Comptroller of the Currency, 425 S. Financial Place, Suite 1700, Chicago, IL 60605. 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 applications covered by the CRA filed with the Comptroller.

You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Office of the Comptroller of the Currency at 112 South Orange, Havana, Illinois.