

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 OCC; 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 OCC publishes a list of the banks that are scheduled for CRA examination by the OCC in that quarter. This list is available from the Deputy Comptroller, Office of the Currency, 1600 Lincoln Plaza, 500 N. Akard, Dallas, Texas, 75201. You may send written comments about our performance in helping to meet community credit needs to John M. Hicks, Vice President, Haskell National Bank, P.O. Box 998, Haskell, Texas, 79521 and the Deputy Comptroller, Office of the Currency, 1600 Lincoln Plaza, 500 N. Akard, Dallas, Texas, 75201. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank of Dallas an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Haskell Bancshares, Inc., a bank holding company. You may request from Community Affairs Officer, Federal Reserve Bank of Dallas Station K, Dallas, Texas 75222 an announcement of applications covered by the CRA filed by bank holding companies.