

# COMMUNITY REINVESTMENT ACT NOTICE

## WRAY STATE BANK

**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 CRA, INCLUDING, FOR EXAMPLE, INFORMATION ABOUT OUR BRANCHES, SUCH AS THEIR LOCATIONS 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 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 CALENDAR QUARTER, THE FDIC PUBLISHES A NATIONWIDE LIST OF THE BANKS THAT ARE SCHEDULED FOR CRA EXAMINATION FOR THE NEXT TWO QUARTERS. THIS LIST IS AVAILABLE FROM:

**REGIONAL DIRECTOR  
FEDERAL DEPOSIT INSURANCE CORPORATION  
600 NORTH PEARL STREET, SUITE 700  
DALLAS, TX 75201**

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

**PRESIDENT OF WRAY STATE BANK  
P.O. BOX 277  
WRAY, CO 80758**

And to:

**FDIC REGIONAL DIRECTOR  
600 NORTH PEARL STREET, SUITE 700  
DALLAS, TX 75201**

You may also submit comments electronically through the FDIC's website @ [www.fdic.gov/regulations/cra](http://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.

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

We are an affiliate of **HOTC INVESTMENT CO**, a bank holding company. You may request from the **FEDERAL RESERVE BANK OF KANSAS CITY, 1 Memorial Drive, Kansas City, Missouri 64198** an announcement of applications covered by the CRA filed by the bank holding companies.