

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 calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at OCC.gov.

You may send written comments about our performance in helping to meet community credit needs to CRA Officer at 222 Bridge Plaza South, Suite 730, Fort Lee, NJ 07024, and to the Office of the Comptroller of the Currency, 7 Times Square, 10th Floor, New York, NY 10036. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, 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 OCC. You may also request from the OCC Regional Director an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Hana Bancorp Inc., a bank holding company. You may request from Officer of Regional and Community Affairs at the Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045 an announcement of applications covered by the CRA filed by bank holding companies.