



COMMUNITY REINVESTMENT ACT NOTICE

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 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; 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 the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Manager, division of Compliance and Consumer Affairs, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to the Bank President, Bay Bank, PO Box 10855, Green Bay, WI 54307 and the FDIC Regional Manager. 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 Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Bay Bancorporation, a bank holding company. You may request from the Vice President, Federal Reserve Bank of Chicago, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606 an announcement of applications covered by the CRA filed by bank holding companies.