
HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

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 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 examination in that quarter. This list is available from the Deputy Comptroller, One Financial Place, 440 S. LaSalle Street, Suite 2700, Chicago, IL 60605. You may send written comments about our performance in helping to meet community credit needs to BUENA VISTA NATIONAL BANK, Attention: Brian Ury, President, 1309 Swanwick Street, Chester, IL 62233 and Deputy Comptroller, One Financial Place, 440 LaSalle Street, Suite 2700, Chicago, IL 60605 or email to CRACOMMENTS@OCC.TREAS.GOV. 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 our applications covered by the CRA filed with the Comptroller. We are an affiliate of Buena Vista Bancorp, a bank holding company. You may request from Federal Reserve Bank of St. Louis, P O Box 442, St. Louis, MO 63166 an announcement of applications covered by the CRA filed by bank holding companies