

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 Comptroller, comments received from the public relating to our performance in helping to meet community needs, as well as our response 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 savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Office of the Comptroller of the Currency, 1700 Pacific Avenue, Suite 3600, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to Kathy Schafer, CRA Officer, Farm Bureau Bank FSB 17300 Henderson Pass, San Antonio, TX 78232 and the Deputy Comptroller, South Region, Office of the Comptroller of the Currency, 1700 Pacific Avenue, Suite 3600, Dallas, TX 75201 or 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 FB BanCorp, a savings and loan holding company. You may request from the Director of District Licensing, OCC Southern Region Office, 1700 Pacific Avenue, Suite 3600, Dallas, TX 75201 or CRAComments@occ.treas.gov, an announcement of applications covered by the CRA filed by **savings and loan holding companies.**