

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), 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 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 by reviewing the public file, which is available at 301 South Madison Avenue, Mt. Pleasant Texas 75455.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. The list is available from the Deputy Comptroller: South Region, Office of the Comptroller of the Currency, 1700 Pacific Ave., Suite 3600, Dallas, Texas 75201 or at www.occ.gov. You may send written comments about our performance in helping to meet community credit needs to: Sheila Donnelly, President, P.O. Box 1776, Mt. Pleasant, Texas 75456-1776 or by email to: sdonnelly@anbmp.com and to the Deputy Comptroller: South Region, Office of the Comptroller of the Currency, 1700 Pacific Ave., Suite 3600 Dallas, Texas 75201 or by 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 Northeast Texas Bancshares, Inc. a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas 2200 N. Pearl St. Dallas, Texas 75201 an announcement of applications covered by the CRA filed by bank holding companies.