

COMMUNITY REINVESTMENT ACT NOTICE

(Merchants Bank, NA Main Office)

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 quarter, the OCC publishes a nationwide list of the banks and saving associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Midwest Region, Office of the Comptroller of the Currency, 1050 17th Street, Suite 1500, Denver, CO 80265. You may send the written comments about our performance in helping to meet community credit needs to Gary Johnson, Compliance Officer, Red Wing, MN, 55066 or at gjohnson@merchantsbank.com and to the Deputy Comptroller, Midwest Region, Office of the Comptroller of the Currency, 1050 17th Street, Suite 1500, Denver, CO 80265 or at cracomment@occ.treas.gov. Your letter, 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 an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Merchants Financial Group, Inc., a Bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Minneapolis, 90 Hennepin Avenue, P.O. Box 291, Minneapolis, MN 55480-0219 an announcement of applications covered by the CRA filed by bank holding companies.