

**Public Comments**

Per 12 C.F.R. Part 25.43 (a)(1) the Public File must include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

As of April 1, 2018, the bank has not received any written comments from the public during the current year or each of the two previous years that specifically relate to the bank's performance in helping to meet the community credit needs.