

MEMO

DATE: December 31, 2022
TO: CRA Public File
FROM: Katherine Damon
RE: Public Comments

As CRA Officer, I confirm that there have been no public comments received as of December 31, 2022, for the current calendar year that "specifically relate to the bank's performance in helping to meet the credit needs of the community."

Katherine Damon

Katherine Damon, CRA Officer

MEMO

DATE: March 31, 2022
TO: CRA Public File
FROM: Katherine Damon
RE: Public Comments

As CRA Officer, I confirm that there were no public comments received during calendar year 2021 that "specifically relate to the bank's performance in helping to meet the credit needs of the community."

Katherine Damon

Katherine Damon CRA Officer

MEMO

DATE: January 2, 2020
TO: CRA Public File
FROM: Katherine Damon
RE: Public Comments

As CRA Officer, I confirm that there have been no public comments received as of December 31, 2019 for the current calendar year that "specifically relate to the bank's performance in helping to meet the credit needs of the community."

Katherine Damon

Katherine Damon, CRA Officer

MEMO

DATE: March 22, 2021
TO: CRA Public File
FROM: Katherine Damon
RE: Public Comments

As CRA Officer, I confirm that there were no public comments received during calendar year 2020 that "specifically relate to the bank's performance in helping to meet the credit needs of the community."

Katherine Damon

Katherine Damon CRA Officer