

# COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of 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 savings banks that are scheduled for CRA examination in that quarter. This list is available from the OCC Deputy Comptroller, Southern District, Office of the Comptroller of the Currency, 500 North Akard Street, Suite 1600, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to:

CRA Officer  
Colonial Savings F.A.  
2600 West Freeway  
Fort Worth, Texas 76102

and the OCC Deputy Comptroller, Southern District, Office of the Comptroller of the Currency, [CRACOMMENTS@OCC.TREAS.GOV](mailto:CRACOMMENTS@OCC.TREAS.GOV), 500 North Akard Street, Suite 1600, Dallas, TX 75201. 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 Deputy Comptroller. You may also request from the OCC Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Colonial Holding Company, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas, 2200 North Pearl Street, Dallas, TX 75201, an announcement of applications covered by the CRA filed by bank holding companies.