

# COMMUNITY REINVESTMENT ACT

## Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain application submitted to 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 FDIC; 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 FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the

Regional Director  
Division of Compliance and Consumer Affairs, FDIC, 1100 Walnut Street, Suite 2100  
Kansas City, Missouri, 64106

You may send written comments about our performance in helping to meet community credit needs to the FDIC Region Director at the address above or

Wade Gort, Premier Bank  
1004 21<sup>st</sup> Avenue  
Rock Valley, Iowa, 51247

You may also submit comments electronically through the FDIC's Website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Premier Holdings Ltd, a bank holding company. You may request from the Federal Reserve Bank of Chicago an announcement of applications covered by the CRA filed by bank holding companies.



Premier Bank also operates under the registered trade name Adrian Bank. This registered trade name is used by, and refers to, a single FDIC-insured bank, Premier Bank, Rock Valley, Iowa. Deposits under the trade name are deposits with Premier Bank and are aggregated for deposit insurance coverage up to allowable limits.

**Main Location**  
**(712) 476-9100**  
**PremierBank.bank**  
**1004 21<sup>st</sup> Ave, Rock Valley**