

Section #1

CRA Notice



PUBLIC FILE

COMMUNITY REINVESTMENT ACT (“CRA”)

NOTICE

Under the Community Reinvestment Act (“CRA”), the Federal Deposit Insurance Corporation (“FDIC”) and the Commissioner of Banks evaluate our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and the Commissioner also take 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. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC and the Commissioner of Banks, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC and the Commissioner of Banks evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

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 by the FDIC and the Commissioner in that quarter. This list is available from the Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and the Commissioner of Banks at 1000 Washington St., 10th floor, Boston, MA 02118-2218. You may send written comments about our performance in helping to meet community credit needs to the President, North Shore Bank, 248 Andover Street, Peabody, MA 01960 and the Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and to the Commissioner of Banks at 1000 Washington St., 10th floor, Boston, MA 02118-2218. Your letter, together with any response by us, will be considered by the FDIC and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager and the Commissioner of Banks. You may also request from the FDIC Regional Manager or the Commissioner of Banks an announcement of our applications covered by the CRA filed with the FDIC or the Commissioner of Banks.