



COMMUNITY REINVESTMENT ACT NOTICE:

Under the Federal Community Reinvestment Act (CRA) the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller 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 **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 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 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to **Louis W. Gerber, Vice President and Chief Compliance Officer** at First State Bank of Middlebury, 111 South Main Street, Middlebury, Indiana 46540-0069 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response from 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 Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA file with the FDIC. We are an affiliate of **CRYSTAL VALLEY FINANCIAL CORPORATION**, a bank holding company. You may request from the Vice President of the Federal Reserve, Federal Reserve Bank of Chicago, 230 South LaSalle St, Chicago, Illinois 60690 an announcement of applications covered by the CRA file by the bank holding company.