



BANK OF MONTANA[®]
YOUR BUSINESS BANK

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 Federal Deposit Insurance Corporation 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 the Bank of Montana's operations and the Bank of Montana's performance under the Community Reinvestment Act (CRA), including: information about the Bank of Montana's office, such as its location and the services the Bank of Montana provides; the public section of the Bank of Montana's most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to the Bank of Montana's performance in helping to meet community credit needs, as well as the Bank of Montana's responses to those comments. You may review this information today. A copy of that information would also be made available upon your request, free of charge.

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:

**Regional Manager, Division of Compliance and Consumer Affairs
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105**

You may send written comments about the Bank of Montana's performance in helping to meet community credit need to:

Emilie Johnston
Bank of Montana
125 Bank Street, Suite 100
Missoula, Montana 59802; and/or to

- The FDIC Regional Manager, at the above San Francisco address.
- You may also submit comments electronically through the FDIC's Website at www.fdic.gov/regulations/cra

Your letter, together with any response by the Bank of Montana, will be considered by the FDIC in evaluating the Bank of Montana's 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 the Bank of Montana's applications covered by the CRA filed with the FDIC. We are an affiliate of Bancorp of Montana Holding Company, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Minneapolis, 90 Hennepin Ave, Minneapolis, MN 55480-0291, an announcement of applications covered by the CRA filed by bank holding companies.

Thank you for your involvement.