

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal and State Community Reinvestment Act (CRA), the Federal Reserve Bank of Boston (FRBB) and the Massachusetts Division of Banks (the Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FRBB 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 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 FRBB and the Commissioner; 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 FRBB publishes a list of the banks that are scheduled for CRA examinations in that quarter. This list is available from the Officer in Charge of Supervision, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210. The Commissioner also publishes a quarterly list of scheduled CRA examinations. This list is available from the Commissioner of Banks at 1000 Washington Street, 10th Floor, Boston, MA 02118-6400. You may send written comments about our performance in helping to meet community credit needs to Carol McClintock, Commonwealth Bank, 1172 River Street, Hyde Park, MA 02136 and/or the FRBB Officer in Charge of Supervision and/or the Commissioner of Banks. Your letter, together with any response by us, will be considered by the FRBB and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FRBB or Commissioner of Banks. You may also request from the FRBB Officer in Charge of Supervision or Commissioner of Banks an announcement of our applications covered by the CRA filed with the FRBB or Division of Banks.