



Pentucket 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 our community consistent with safe and sound operations. The FDIC 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 the community credit needs, as well as our responses to those comments. You may review the bank's *entire* public file today, please visit our branch locations; Stadium Branch, 120 Lincoln Avenue, Haverhill, MA 01830 and/or Salem Branch, North Broadway Crossing, 234 North Broadway, Salem, NH 03079. Our Public File is also available at Pentucket Bank's website: www.pentucketbank.com.

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; you can contact the FDIC Regional Manager as listed below or by visiting <http://www.fdic.gov> and search Community Reinvestment Act Examination Schedule.

You may send written comments about our performance in helping to meet community credit needs to:

Jean L. McCann
VP & CRA Officer
Pentucket Bank
2 Merrimack St.
Haverhill, MA 01830
Email: jmccann@pentucketbank.com

and/or to:

Regional Director Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200
New York, NH 10118

You may also submit comments electronically through the FDIC's website at 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.

Pentucket Bank is wholly owned by a holding company, River Run Bancorp, Inc., a mutual holding company. You may request from the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210-2204 or BOS.SRC.Applications.Comments@bos.frb.org an announcement of applications covered by the CRA filed by bank holding companies.

Jonathan Dowst
CEO

One Merrimack Street
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PentucketBank.com
978-556-5414