

Community Reinvestment Act Notice

Appendix B to Part 25 - CRA Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 OCC; 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 by reviewing our public file at www.windsorfederal.com.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Office of the Comptroller of the Currency, 340 Madison Avenue, 5th Floor, New York, NY 10173-0002 and may be requested in writing or by emailing CRAComments@occ.treas.gov. You may send written comments about our performance in helping to meet community credit needs to President, 995 Day Hill Road, Windsor, CT 06095 and Deputy Comptroller, Office of the Comptroller of the Currency, 340 Madison Avenue, 5th Floor, New York, NY 10173-0002. CRAComments@occ.treas.gov Your letter or email, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Windsor Federal, MHC, a mutual holding company. You may request from the Assistant Vice President, Federal Reserve Bank of Boston, P.O. Box 55882 Boston, MA 02205 an announcement of applications covered by the CRA, filed by mutual holding companies.