

COMMUNITY REINVESTMENT ACT

Public Comments on CRA Performance

The Community Reinvestment Act (CRA) and its implementing regulation requires financial institutions to make available all written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law¹.

As of March 31, 2025, First Federal Bank has received no such written comments from the public for the current year and the prior two years (2024, 2023). For any comments received after this date, copies will be placed in this section of the CRA Public File.

¹ Reference: FDIC 12 CFR 345.43(a)(1).