

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 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 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 calendar, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two calendar quarters. This list is available through the FDIC's website at www.FDIC.gov.

You may send written comments about our performance in helping to meet community credit needs to CRA Officer of Cogent Bank, 420 South Orange Ave., Suite 150, Orlando, FL 32801, to the FDIC Regional Director, 10 Tenth Street NE, Suite 800, Atlanta, GA 30309-3849. You may also submit comments electronically to the FDIC through the FDIC's website at www.FDIC.gov/regulations/cra. Your written comments, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Cogent Bancorp Inc., a single financial holding company. You may request from the Federal Reserve Bank of Atlanta, 1000 Peachtree Street NE, Atlanta, GA 30309-3849 an announcement of applications covered by the CRA filed by bank holding companies.