

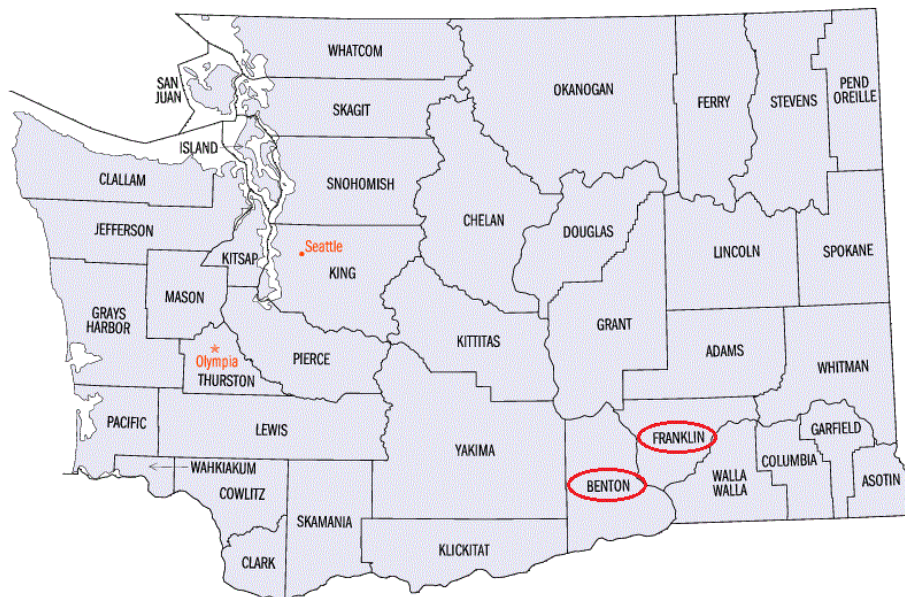


Community First Bank – CRA Policy Statement

The Board of Directors considers it important that the bank act effectively to meet the requirements of the Community Reinvestment Act in a positive and ongoing manner. While it is a high priority that the process is done in a way that will benefit our local community, it is also important that this be consistent with safe and sound banking practices.

It is also our policy to comply with the letter and intent of all applicable consumer and fair lending laws. No individual will be denied the services of Community First Bank due to discrimination because of race, color, religion, origin, sex, marital status, age or disability or any other prohibited basis. Employees are instructed to treat all persons fairly and not to discourage from applying for the services that the bank offers. Community First Bank will accept and consider all written applications for credit, on the credit services that it customarily extends as described in the CRA Statement, and will grant such typed of credit based on safe and sound banking principles and with the resources and abilities of the bank.

Community First Bank defines its community to consist of Benton and Franklin Counties



As the needs of our customers and community evolve, we will continue to update our lending policy and we now extend a variety of loans to qualified customers consistent with safe and prudent bank practices. The following is a list of loan products being offered to our customers:



COMMUNITY FIRST BANK

Real Estate Loans

- One-to-four (1-4) family residential mortgages (limited due to ALM issues)
- Custom and permanent construction loans
- Home Equity Loans & Home Equity Lines of Credit
- Residential

Commercial Loans

- Operating or working capital
- Inventory and accounts payable
- Equipment and machinery purchase loans
- Business loans guaranteed by the Small Business Administration (SBA)
- Municipal construction and improvement loans
- Commercial real estate and construction funds
- Agriculture Real Estate Loans
- Agriculture Lines of Credit
- Business acquisition financing
- Credit Cards

Consumer Loans

- Vehicle purchase
- Recreational vehicle and boat loans
- Revolving lines of credit
- Home improvement loans
- Personal loans
- Overdraft protection loans
- Credit Cards

