



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 quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the Regional Director, FDIC, 25 Jessie Street at Ecker Square, Suite 2300, San Francisco, CA 94105-2780. You may send written comments about our performance in helping to meet community credit needs to Jonathan Lee, Director of Loan Operations, Community First Bank, P.O. Box 6919, Kennewick WA 99336, and FDIC Regional Director. 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.

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 Community First Bancorporation, Inc., a bank holding company. You may request from the Vice President and Regional Executive, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105 or P.O. Box 7702 San Francisco, CA 94120-7702 an announcement of applications covered by the CRA filed by Community First Bancorporation, Inc.

For your convenience, the information that we make available, referred to above, may be found at www.cfbhfg.com/cra-public-file.

