



CHIPPEWA VALLEY BANK

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Ashland-Bayfield-Bruce-Cable-Drummond-Hayward-Hurley-Iron River
Lac du Flambeau-Lake Nebagamon-Radisson-Superior-Washburn-Winter

Chippewa Valley Bank's local community consists of the Wisconsin Counties of Ashland, Bayfield, Douglas, Iron, Rusk, Sawyer and Vilas. It also consists of 3 Census Tracts located in Gogebic County, Michigan. The Bank's local community is further delineated in the Map "Chippewa Valley Bank-Entire Assessment Area" which can be found in the Bank's CRA Public File.

The Bank helps meet the credit needs of its local community, consistent with the safe and sound operation of the Bank, and is prepared to extend the following types of credit to members of the local community:

- Commercial Loans
- Residential Real Estate Loans
- Home Improvement Loans
- Home Equity Lines of Credit

- Small Business Loans
- Local Community Development Loans
- Farm Loans
- Consumer Loans
- Letters of Credit

In addition, the Bank is willing to participate in applicable government loan programs as they become available. Employees of the Bank who are engaged in lending are encouraged to use the various guaranty programs available through different governmental agencies or other loan guaranty programs in public and private sectors. Such employees are further encouraged to use various guaranty programs specifically set up to benefit Native Americans. Employees engaged in lending are encouraged to stay abreast of such programs through available literature and seminars.

The Bank is also prepared to consider requests for other types of credit by members of the local community and requests for credit from persons outside the local community.

The Bank's preparedness to extend credit is subject to legal restrictions, prudent lending practices, and availability of funds and safe and sound operations of the Bank. General credit and economic conditions may exist from time to time, which make it temporarily impossible for the Bank to offer the listed credits.

The Bank will maintain, through its Loan Officers, contact with local realtors, local government officials and business and community groups in an effort to ascertain local lending needs. Such contact may take the form of meetings with these individuals and groups specifically called for the purpose of discussing community credit needs.

The Bank will establish a CRA committee. The CRA Committee will consist of the members of the Compliance Committee. The CRA committee shall meet quarterly in conjunction with the Bank's Compliance Committee meeting. The CRA Committee is to provide assistance and support to the CRA Officer to promote effective management of the Bank's CRA Program and to provide a viewpoint from all areas of the bank, ensuring that all areas are informed of CRA activities and are performing uniformly.

The Bank makes members of the local community aware of the programs offered through local advertising, as well as personal contact with members of the local community.

The Bank will not discourage applications for any of the types of credit listed in this Statement. The Bank will follow and adhere to all applicable state and federal laws, including FRB Regulation B and FRB Regulation C.