

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board 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. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045 and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at The Adirondack Trust Company located at 473 Broadway, Saratoga Springs, New York 12866.

At least 30 days before the beginning of each quarter, the Reserve Bank publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Community Reinvestment Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045. You may send written comments about our performance in helping to meet community needs to Angela Kedik, Vice President, The Adirondack Trust Company located at 473 Broadway, Saratoga Springs, New York 12866 and the Community Reinvestment Officer, Federal Reserve Bank of New York of 33 Liberty Street, New York, New York 10045. Your letter, together with any response by us, will be considered in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of 473 Broadway Holding Corporation, a bank holding company. You may request from the Community Reinvestment Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045 an announcement of applications covered by CRA filed by bank holding companies.

