



1 S. Linn St., P.O. Box 85 Shannon, Illinois 61078
Phone 815-864-2111
Toll Free 866-864-2111
Fax 815-864-2113

211 S. Division Ave., P.O. Box 67
Polo, Illinois 61064
Phone 815-946-2777
Toll Free 866-946-2777
Fax 815-946-2774

Lake Carroll Facility 24494 E. Payne Rd. Shannon, Illinois 61078
Phone 815-864-2125
Fax 815-864-2128

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 response to those comments. You may review this information today, at any of our following bank locations: 1 S. Linn St., Shannon, IL 61078, 211 S. Division St., Polo, IL 61046, 24494 E. Payne Rd., Shannon, IL 61078.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Federal Deposit Insurance Corporation, Division of Supervision and Consumer Protection, 300 South Riverside Plaza, Suite 1700, Chicago, IL 60606.

You may send written comments about our performance in helping to meet community credit needs to:

Mike Meighan- Operations Specialist
1 S. Linn St.
PO Box 85
Shannon, IL 61078

and to the FDIC Regional Director. 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 also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra.

You may ask to look at any comments received by the FDIC Regional Director.

You also may request from the FDIC Regional Director, an announcement of our application covered by the CRA filed with the FDIC.

We are a subsidiary of Shannon Bancorp, a bank holding company. You may also request from the Director of Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604, an announcement of applications covered by the CRA filed by bank holding companies.