

**THE FIRST CITIZENS STATE BANK OF WHITEWATER
COMMUNITY REINVESTMENT ACT NOTICE**

Main Office: 207 West Main Street, Whitewater WI 53190
Branch Offices: 1058 West Main Street, Whitewater WI 53190
2546 East Main Street, East Troy WI 53120
111 East Main Street, Palmyra, WI 53156

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 locations 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 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 Deputy Regional Director, Division of Supervision and Consumer Protection (DSC), Federal Deposit Insurance Corporation, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet the community needs to Christine Reynolds, CRA Manager, First Citizens State Bank of Whitewater, 207 West Main Street, PO Box 177, Whitewater, Wisconsin 53190 and FDIC Deputy 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 ask to look at any comments received by the FDIC Deputy Regional Director. You may also request from FDIC Deputy Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Whitewater Bancorp, Inc., a bank holding company. You may request from the Office of Banking Supervision and Regulation of the Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604 an announcement of application covered by CRA filed by bank holding companies.

Revised 2/22/16

**THE FIRST CITIZENS STATE BANK OF WHITEWATER
CRA MISSION STATEMENT**

This Bank is committed to serving the needs of our entire Community, including low and moderate income areas. We believe that we can fulfill this commitment, consistent with safe and sound operations, by following several simple guidelines.

First, we will actively seek to understand the credit needs of our markets, including low and moderate income areas.

Second, we will actively strive to assure that our products and services are responsive to the needs of our Community, including low and moderate income areas.

Third, we will actively strive to assure that creditworthy potential customers in our Community, including those in low and moderate income areas, are aware of the services we offer and of the fact that we want their business.

Fourth, we will actively work to assure that our own personnel understand and share the Bank's commitment to serving low and moderate income customers and are equipped with the knowledge, products, delivery systems, and motivation needed to do so effectively.

Reaffirmed 12/12

Reaffirmed 2/14

Reaffirmed 1/13/15

Reaffirmed 1/12/16