

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and Commissioner also take 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 by the Commissioner; 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 list of banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available from the Regional Director, FDIC, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118, or through the FDIC's website at <http://www.fdic.gov>. At least 30 days before the beginning of each calendar quarter, the Commissioner publishes a list of the institutions that are scheduled for CRA examination by the Commissioner for the next two quarters. This list is available from the Commissioner of Banks, Massachusetts Division of Banks, 1000 Washington Street, 10th Floor Boston, MA 02118, or through the Commissioner's website at <https://www.mass.gov/orgs/division-of-banks>. Your letter, together with any response by us, will be considered by the FDIC and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director and the Commissioner. You may also request from the FDIC Regional Director and the Commissioner an announcement of our applications covered by the CRA filed with the FDIC and the Commissioner. We are an affiliate of Narragansett Financial Corporation, a mutual holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210 an announcement of applications covered by the CRA filed by mutual holding companies.

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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 FDIC, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and by the Commissioner, Massachusetts Division of Banks, 1000 Washington St, 10th Floor Boston, MA 02118, 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 FDIC and Commissioner 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 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 on our website at <http://www.baycoast.bank> or BayCoast Bank, CRA Officer, 330 Swansea Mall Drive, Swansea, MA 02777.

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