

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the Commissioner of Banks (Commissioner) evaluate 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 quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination, and the Commissioner publishes a list of the institutions that are scheduled for CRA examination, in that quarter. This list is available from the Regional Director, FDIC, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and from the Commissioner of Banks at One Federal Street, Suite 710, Boston, MA 02110-2012. You may send written comments about our performance in helping to meet community credit needs to Monique L. Campeau, Vice President Fair Banking and CRA Officer, BayCoast Bank, P. O. Box 1311, Fall River, MA 02722-1311, the FDIC Regional Director, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and the Commissioner of Banks, One Federal Street, Suite 710, Boston, MA 02110-2012. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra or through the Commissioner's website at www.mass.gov/cra-resources. 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/or the Commissioner. You may also request from the FDIC Regional Director and/or the Commissioner an announcement of our applications covered by the CRA filed with the FDIC and/or 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 bank holding companies.