

PORT RICHMOND SAVINGS

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 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:

Regional Director
Division of Supervision and Consumer Protection, FDIC
350 Fifth Avenue, Suite 1200
New York, N.Y. 10118

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

CRA Officer: Port Richmond Savings
2526 E. Allegheny Avenue
Philadelphia, Pa. 19134
Phone: (215) 634-4621
Fax: (215) 634-1225

and to the FDIC Regional Director listed above.

2. You may also submit comments electronically through the FDIC's Web Site at

www.fdic.gov/regulations/cra

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