



## Community Involvement of Citizens Independent Bank

Citizens Independent Bank (CIB) is committed to serving the credit needs of the communities in which we do business. We work with all credit-worthy segments of our market, including those of low-income and moderate-income areas and individuals. We believe that is good business practice and essential to the bank's long-term vitality.

At Citizens, we realize that our success depends on the success of our communities. That is why we fully support the Community Reinvestment Act (CRA).

### **Our Community**

Citizens Independent Bank has offices in St. Louis Park, Robbinsdale, Hopkins, and Plymouth. We define our local community as the 11 metro counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright. For loan participations our service area may include the entire state of Minnesota, or states contiguous to Minnesota.

### **Assessment of Community Needs**

Our support of the CRA means we must be proactive in determining and meeting community needs. As a corporate citizen and leader in the business community, CIB does this in a variety of ways.

CIB's outreach activities include advertising in our local communities and participation in community events. Bank officers regularly call on area businesses to discuss bank products and services, and to determine community needs. Bank management and employees contribute volunteer time and financial support to many nonprofit and civic organizations.

### **Credit Services**

Citizens Independent Bank offers all loans in a manner consistent with safe and sound banking practices. The bank does not discriminate against credit applications on the basis of race, color, religion, national origin, handicap, sex, marital status, familial status (having children under the age of 18), age (provided the applicant has the capacity to enter into a binding contract), or because all or part of the applicant's income is derived from public assistance programs, or because the applicant resides in, or is affiliated with what is considered a low-income or moderate-income area.

Here are examples of our community development lending:

- With the help of the Small Business Administration, asset-based lenders and venture capital companies, CIB employs a special strategy to meet the needs of small businesses.
- CIB's employees donate time and expertise by providing financial information to members of our communities.
- CIB make loans to nonprofits and other social service agencies for programs that benefit the community.

### **Deposit Services**

CIB has checking and savings accounts specifically designed to meet the banking needs of our customers. At Citizens Independent Bank, our top priority is serving our customers and our communities well. We strive to be a good neighbor in all that we do.



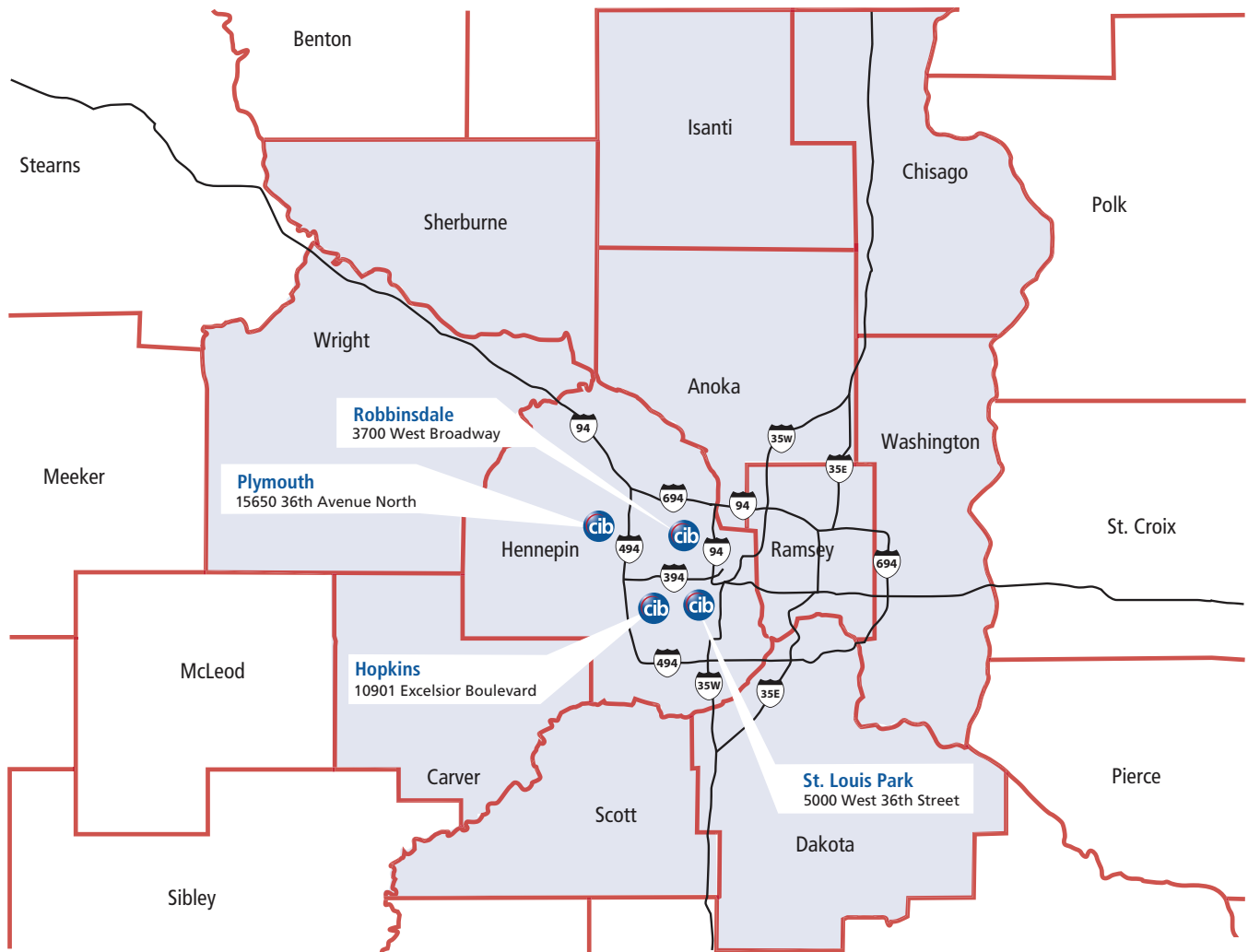
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## Map of Assessment Area



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