1st State Bank CRA- Content and Availability of Public File

The full public CRA file for 1st State Bank is located in the CRA Officer's office at the bank's main office, located at 4800 Fashion Square Blvd, Suite 100, Saginaw, MI 48604.

Community Reinvestment Officer Contact:

Cindy Holliday, AVP BSA Officer, CRA Officer 989.272.7591 888.799.7500 ext 891

Items included at each branch location:

• A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch.

Upon request, within five calendar days of the request, all the information in the public file relating to the assessment area will be made available.

Copies, upon request, shall be provided, either in paper or another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).