



## 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, FDIC at the following address:

FDIC Regional Director, Kansas City Region  
Federal Deposit Insurance Corporation  
1100 Walnut Street, Suite 2100  
Kansas City, MO 64106

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

Lacey Weimhold, Compliance Officer  
First Federal Bank of Kansas City,  
P. O. Box 419194,  
Kansas City, MO 64141-6194  
lacey.weimhold@ffbk.com

and

FDIC Regional Director, Kansas City Region  
Federal Deposit Insurance Corporation  
1100 Walnut Street, Suite 2100  
Kansas City, MO 64106

You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://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. We are an affiliate of Cosperty Bancorp, Inc., a mutual holding company. You may request from the Assistant Vice President, Applications, Federal Reserve Bank of Kansas City, One Memorial Drive, Kansas City, MO 64198 an announcement of applications covered by the CRA filed by bank holding companies.