



COMMUNITY REINVESTMENT ACT NOTICE FOR MAIN OFFICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller 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 Comptroller; and comments received from 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 on our bank's website www.woodlandsnationalbank.com.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the:

Deputy Comptroller
Central District
Office of the Comptroller of the Currency
425 S. Financial Place, Suite 1700
Chicago, IL 60605

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

Michelle Starr
Compliance Officer
Woodlands National Bank
424 Main St P.O. Box B
Onamia, MN 56359

And

Deputy Comptroller
Central District
Office of the Comptroller of the Currency
425 S. Financial Place, Suite 1700
Chicago, IL 60605

and by email to:

CRACOMMENTS@OCC.TREAS.GOV

Your letter, together with any responses by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may also ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Mille Lacs Bancshares, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Minneapolis, P.O. Box 291, Minneapolis, MN 55480-0291, an announcement of applications covered by the CRA filed by bank holding companies.