



COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of 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 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 the 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 Comptroller publishes a nationwide list of banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, 1225 17th Street, Suite 300, Denver, CO 80202-5534. You may send written comment about our performance in helping to meet community credit needs to:

Mission National Bank
3060 16th Street, San Francisco, CA 94103 or

Deputy Comptroller
1225 17th Street, Suite 300
Denver, CO 80202-5534.

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 ask to look at any comment received by the Deputy Comptroller. You may also request from Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of MNB Holding Corporation, a bank holding company. You may request from the Manager, Analytical Support Unit, Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, CA 94120; an announcement of applications covered by CRA filed by bank holding companies.