



## Community Reinvestment Act Notice

Under the Community Reinvestment Act (“CRA”), the Massachusetts Division of Banks (“Division”) evaluate our records of helping to meet the credit needs of our delineated community consistent with safe and sound operations. The Division also considers this record when deciding on certain applications submitted by Align Credit Union.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under CRA. You may review on this site the public section of our most recent CRA evaluations prepared by the Division and a list of services we offer. You may also have access to the following additional information which we will make available to you within five calendar days after you make a request to us: (1) A map showing the Credit Union’s assessment area which are the areas in which the Division evaluate our CRA performance. (2) Data on our lending performance in this assessment area; and (3) Copies of all written comments received by us that specifically relate to our CRA performance in our assessment area and any responses we have made to those comments.

At least 30 days before the beginning of each quarter, the Division publishes a list of institutions that are scheduled for a CRA examination by the Division in that quarter. These lists are available from the Massachusetts Division of Banks at 100 Washington Street, 10<sup>th</sup> floor, Boston, Massachusetts 02118-6400. You may send written comments about our performance in helping to meet community needs to Lydia Vazquez, President & CEO, Align Credit Union, 87 Hale Street, Lowell, Massachusetts, 01851, and to the Massachusetts Division of Banks at 1000 Washington Street, 10th Floor, Boston, Massachusetts, 02118-6400. Your letter, together with any response by us, will be considered by the Division of Banks in evaluating our CRA performance and may be public.

You may ask to look at any comments received by the Division of Banks. You may also request from the Division an announcement of our applications covered by the CRA filed with the Division.