

COMMUNITY REINVESTMENT ACT NOTICE

Under the Community Reinvestment Act (CRA), the Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Commissioner 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 Commissioner; 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. If you would like to review information about our CRA performance, the public file for the credit union is available at 87 Hale St, Lowell, MA 01851 and 68 Lafayette Rd, Seabrook, NH 03874.

At least 30 days before the beginning of each quarter, the Commissioner publishes a list of the institutions that are scheduled for CRA examination by the Commissioner in that quarter. This list is available from the

COMMISSIONER OF BANKS at 1000 Washington St, 10th Floor, Boston, MA 02118-6400

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

Align Credit Union

87 Hale Street, Lowell, MA 01851

and to the Commissioner of Banks at 1000 Washington St, 10th Floor, Boston, MA 02118-6400

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

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