

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Bank of Dallas evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Federal Reserve Bank of Dallas 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 Federal Reserve Bank of Dallas; 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 Federal Reserve Bank of Dallas publishes a list of the banks that are scheduled for CRA examination by the Federal Reserve in that quarter. This list is available from the Community Reinvestment Officer, Federal Reserve Bank of Dallas, 2200 North Pearl Street, Dallas, TX 75201.

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

**Alex O'Brien, President
Bank of Commerce
800 S Monroe
Amarillo, TX 79101**

And the Community Reinvestment Officer, Federal Reserve Bank of Dallas, 2200 North Pearl Street, Dallas, TX 75201. Your letter, together with any response by us, will be considered by the Federal Reserve in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Federal Reserve Bank. You may also request from the Federal Reserve an announcement of our applications covered by the CRA filed with the Federal Reserve Bank of Dallas. We are not an affiliate of any bank holding company.