

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our response to those comments. You may review this information today.

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

The Regional Manager, Division of Supervision and Consumer Protection (DSC)
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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

Lee Cline, Vice President/COO: Farmers Bank
914 Main, PO Box 392
Buhl, ID 83316
and
The FDIC Regional Manager

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

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

We are an affiliate of **Farmers Bancorporation, Inc.**, a bank holding company.
You may request from the **Vice-President of Banking Supervision and Regulation**
Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, CA 94105
an announcement of applications covered by the CRA filed by bank holding companies.