



State of IL CRA Notice

Under the Illinois Community Reinvestment Act (IL-CRA), the Secretary of the Department of Financial and Professional Regulations (Secretary) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Secretary 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 IL-CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent IL-CRA Performance Evaluation, prepared by the Secretary; 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 Secretary publishes a list of the banks that are scheduled for IL-CRA examination in that quarter. This list is available from the:

Secretary, Financial & Professional Regulations
320 W. Washington Street, 3rd Floor, Springfield, IL 62786
and
555 W. Monroe Street, Suite 500, Chicago, IL 60661

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

CRA Officer, United Community Bank
301 N. Main Street, Chatham, Illinois, 62629
and Secretary

You may also submit comments electronically through the FDIC's Web site at <https://idfpr.illinois.gov/admin/cra.html>. Your letter, together with any response by us, will be considered by the Secretary in evaluating our IL-CRA performance and may be made public.

You may ask to look at any comments received by the Secretary. You may also request from the Secretary an announcement of our applications covered by the IL-CRA filed with the Secretary. We are an affiliate of United Community Bancorp, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois, 60604, an announcement of applications covered by the IL-CRA filed by bank holding companies.