



Main Office Notice

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 responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the Regional Director, FDIC (Federal Reserve Bank of Federal Deposit Insurance Corporation, 15 Braintree Hill Office Park, Suite 200, Braintree MA 02184- 8701). You may send written comments about our performance in helping to meet community credit needs to Mpress Nembhard, CRA Analyst and Community Outreach Officer, Greenfield Savings Bank, 400 Main Street, Greenfield, Mass, and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. 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 Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. [We are an affiliate of (e of holding company), a bank holding company. You may request from Mpress Nembhard CRA Analyst and Community Outreach Officer, Greenfield Savings Bank, Federal Reserve Bank of Federal Deposit Insurance Corporation, 15 Braintree Hill Office Park, Suite 200, Braintree MA 02184- 8701 and the Commissioner of Banks, 100 Washington Street, 10th Floor, Boston, MA 02118-6400 an announcement of applications covered by the CRA filed by bank holding companies.



Branch Notice

COMMUNITY REINVESTMENT ACT NOTICE

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Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

[If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at (Greenfield Savings Bank, Mass), located at 400 Main Street].

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the Regional Director, FDIC (address). You may send written comments about our performance in helping to meet community credit needs to (name and address of official at bank) and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. 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 Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. [We are an affiliate of (GSB, Mutual Holding Company and Greenfield Savings Bank), a bank holding company. You may request from Mpress Nembhard CRA Analyst and Community Outreach Officer, Federal Deposit Insurance Corporation, 15 Braintree Hill Office Park, Suite 200, Braintree, MA 02184-8701 and the Commissioner of Banks 1000 Washington Street 10th Floor, Boston, MA 02118-6400.