

COMMUNITY REINVESTMENT ACT NOTICE

Main Office

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 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 at 600 North Pearl Street, Suite 700, Dallas TX 75201-3479. You may send written comments about our performance in helping to meet community credit needs to Mr. Bob McDonald, President and Chief Executive Officer of CedarStone Bank at 900 West Main Street, Lebanon, TN 37087, 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 Southeastern Bancorp, Inc., a bank holding company. You may request from the Community Affairs Officer, Federal Reserve Bank of Atlanta at 1000 Peachtree St NE, Atlanta GA 30309 an announcement of applications covered by the CRA filed by bank holding companies.