COMMUNITY REINVESTMENT ACT NOTICE

Under the Community Reinvestment Act (CRA), the Commissioner of Banks (Commissioner) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Commissioner 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 Commissioner; 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 Commissioner publishes a list of the institutions that area scheduled for CRA examination by the Commissioner in that quarter. This list is available from the Commissioner of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118-6400 or by phone at 617-956-1500. You may send written comments about our performance in helping to meet community credit needs to St. Mary's Credit Union, c/o CRA Officer, P.O. Box 729, Marlborough, MA 01752 and to the Commissioner of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118-6400. Your letter, together with any response by us, will be considered by the Commissioner in evaluating our CRA performance and maybe made public.

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

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda) HMDA data for many other financial institutions are also available at this Web site.