

CRA STATEMENT

FREEDOM BANK

Freedom Bank is a commercial bank operating in Columbia Falls, Montana. From its infancy, it will be dedicated to meeting the financial needs of the citizens within its delineated lending area regardless of income level. This commitment is formalized in a corporate plan drafted by management and presented to the Board of Directors January 1, 2005, which specifically states as one of its objectives:

"To serve to the extent possible all legitimate financial needs and banking services within Freedom Bank's service area, consistent with maintaining a high degree of quality and integrity in all areas." While preparation of this document is designed to assure compliance with a legislative mandate, the specific objectives of the legislation will be Freedom Bank's objectives.

A DESCRIPTION OF HOW FREEDOM BANK PLANS TO MEET COMMUNITY NEEDS

Freedom Bank will be involved in a variety of efforts to meet the credit needs of its community. A listing of the various types of loans Freedom Bank is prepared to extend are as follows:

Single Family Real Estate Loans

Conventional
Condominium
Construction
Timeshares

Two-Four Family Real Estate Loans

Conventional
Construction

Commercial Real Estate

Conventional
Construction

Property Improvement Loans

Residential

Commercial Loans

Inventory
Accounts Receivable
Working Capital
Insurance Premium Loans
Small Business Loans
Small Business Administration
Capital Improvements
Business Expansion
Lines of Credit
Letters of Credit

Consumer Loans

Automobile
Recreational Vehicle
Motor Homes
Personal
Overdraft Protection
Home Furnishings
Mobile Homes
Insurance Premium Loans
Timeshares
Other Worthwhile Credit Needs

Freedom Bank has established the following credit goals and objectives.

Freedom Bank seeks to raise the level of public awareness, that the bank is a credible, well-mapped, efficient financial institution responsive to the credit needs of it's customers and the community in supplying reliable, superior and beneficial credit service by:

1. Providing customers and the outside public with information that is understandable on credit matters through advertising and informational gathering resources.
2. Encouraging Directors, officers and employees to become more actively involved in community affairs so that they will be able to convey Freedom Bank's credit capabilities to the public and, at the same time, monitor community credit needs.

The delineation of the local community for Freedom Bank of Columbia Falls, Montana includes Columbia Falls and the rural area surrounding Columbia Falls, plus all the communities and rural areas along the North Fork, South Fork and Middle Fork of the Flathead River and may include outlying areas which the Bank can reasonably and prudently service, including but not limited to Flathead County.

