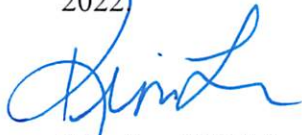


January 2023

To Whom It May Concern:

There has not been any Public Comments or request for the CRA Statements for the year 2022.

A handwritten signature in blue ink, appearing to read 'Kim Lee', is positioned above the printed name and title.

Kim Lee CRCM
CRA Compliance Officer
Vice President

January 2024

To Whom It May Concern:

There has not been any Public Comments or request for the CRA Statements for the year 2023.

Kim Lee CRCM
CRA Compliance Officer
Vice President

January 2025

To Whom It May Concern:

There has not been any Public Comments or request for the CRA Statements for the year 2024.

Kim Lee CRCM
CRA Compliance Officer
Vice President