

**Memorandum**

**To: Community Reinvestment Act Public File**

**From: Cathy Pink, Community Reinvestment Act Officer**

**Date: April 1, 2024**

**Subject: Community comments relative to Saratoga National Bank meeting the credit needs of the community.**

**During the period April 1, 2023 – March 31, 2024 Saratoga National Bank did not receive any negative correspondence concerning the bank's ability to meet the community credit needs. In the future, if we do receive such correspondence, it will be included in the Public File, together with our reply.**