

Memorandum

To: Community Reinvestment Act Public File

From: Cathy Young, Community Reinvestment Act Officer

Date: April 1, 2022

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

During the period April 1, 2021 – March 31, 2022, 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.