

Memorandum

To: Community Reinvestment Act Public File

From: Cathy Pink, Community Reinvestment Act Officer

Date: July 18, 2024

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

During the period January 1, 2024 – June 30, 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.