

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Public Information Center, FDIC, 3501 Fairfax Drive, Room E-1002, Arlington, VA 22226. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, Forward Bank, 1001 N Central Ave, Marshfield, Wisconsin, 54449 and the FDIC Public Information Center. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Public Information Center. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC.