



COMMUNITY REINVESTMENT ACT NOTICE

BRANCH OFFICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC (Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1225 17th Street, Suite 300, Denver, CO 80202) and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

- (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community;
- (2) Information about our branches in this assessment area;
- (3) A list of services we provide at those locations;
- (4) Data on our lending performance in this assessment area; and
- (5) Copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Universal Bank, Corporate Office, 3455 Nogales Street, 2nd Floor, West Covina, CA 91792.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the OCC's Website, <http://www.occ.treas.gov> and the OCC Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1050 17th St., Suite 1500, Denver, CO 80265. You may send written comments about our performance in helping to meet community credit needs to:

ALISA CASTRO, CRA OFFICER
UNIVERSAL BANK
3455 NOGALES STREET, 2ND FLOOR
WEST COVINA, CALIFORNIA 91792

And the OCC Deputy Comptroller, Western District, 1050 17th St., Suite 1500, Denver, CO 80265. You also may submit comments electronically by email to cracomment@occ.treas.gov. Your letter, together with any response by us will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC Deputy Comptroller. You may also request from an announcement of our application covered by the CRA filed with the OCC Deputy Comptroller. We are an affiliate of Universal Financial Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, California 94120, an announcement of applications covered by the CRA filed by bank holding companies.