

Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

Liberty Bank and Trust Co.

Name of Financial Institution



Signature of Authorized Officer

EVP and GC

Title

Jaime A. Collins

Name of Authorized Officer (Print or Type)

(504) 240-5177

Business Telephone Number

Subscribed and sworn to before me this

29 day of October, 2024



Notary Public

ANN D. DUPLESSIS
NOTARY PUBLIC
NOTARY NO. 85000
PARISH OF ORLEANS, LA
MY COMMISSION EXPIRES AT DEATH

Date: _____

Name of transaction for which this certificate is submitted: _____

Contact Person: _____

Address: _____

Telephone: _____

**Anti-Predatory Lending Pledge*
for Municipal Depositories**

We pledge that we are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of our designation as a municipal depository.

Liberty Bank and Trust Co.

Name of Financial Institution



Signature of Authorized Officer

EVP and GC

Title

Jaimme A. Collins

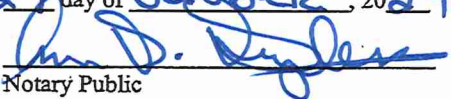
Name of Authorized Officer (Print or Type)

(504) 240-5177

Business Telephone Number

Subscribed and sworn to before me this

29 day of October, 2024


Notary Public

ANN D. DUPLESSIS
NOTARY PUBLIC
NOTARY NO. 85000
PARISH OF ORLEANS, LA
MY COMMISSION EXPIRES AT DEATH

Date: _____

Name of transaction for which this certificate is submitted: _____

Contact Person: _____

Address: _____

Telephone: _____

*The definitions of certain terms set forth in Chapter 2-32 of the Municipal Code of Chicago and used in the Anti-Predatory Lending Pledge are reproduced on the attached pages.

**AFFIDAVIT OF COMMITMENT TO COMMUNITY REINVESTMENT,
RESPONSIBILITY AND TRANSPARENCY
CITY OF CHICAGO OFFICE OF THE COMPTROLLER**

I, Bobby Major a duly authorized representative of Liberty Bank and Trust Co. represent and say as follows:

That for the purpose of becoming an eligible depository for active deposits of the City of Chicago, the undersigned Affiant states that it will use reasonable efforts to provide lending, financing, and banking opportunities as a commitment of community reinvestment to Chicago's low and moderate income (LMI) communities; Affiant states that such reasonable efforts shall include, but are not limited to:

- A. Assignment of identifiable personnel to answer and respond to questions, concerns and inquiries by the citizens of Chicago, City Treasurer, City Comptroller, and the City Council regarding financial services, investment and lending products, services and related issues, including the Community Reinvestment Act (CRA) of 1977;
- B. Cooperate with and support non-profit neighborhood development/redevelopment organizations in the implementation of "neighborhood economic development" strategies that focus on revitalization of communities that are more locally focused where an institution has a branch or market presence;
- C. Commit to affirmatively market and make available banking services throughout Chicago's low and moderate income communities, by not meeting this commitment only through the installation of ATM distribution centers, but also by opening and/or maintaining branch locations within those communities;
- D. Prepare an annual report of CRA activities, presented to the Comptroller, the Treasurer, and the City Council, that is made publicly available, demonstrating investment in all Chicago Communities, as well as reinvestment in LMI communities of Chicago, by community area that includes the number of loans and amount of loans in the following (6) categories:
 - 1. Home Purchase within LMI communities;
 - 2. Refinancing within LMI communities;
 - 3. Home Improvement;
 - 4. Small Business Loans (to companies with revenues under \$1 Million);
 - 5. Community Development Loans including multi-family lending; and
 - 6. Community Development Investments to eligible Community Development Financial Institutions (CDFI) and other community intermediaries to further the goals of an institution to meet its obligations to the Community Reinvestment Act of 1977 and this Affidavit.

Such a Municipal Depository annual CRA report will include, by community area, the number of mortgage loans originated and other strategies to minimize the impact of foreclosure and neighborhood instability.

- E. An institution acknowledges that failure to comply with this Affidavit may result in discontinued status as a municipal depository.

Signed: 

Dated: 10/29/24

Print Name: Bobby Major III

Title: CRA Officer