

SECTION 1

Written Comments

(1) All written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

WRITTEN COMMENTS

The following are the written comments received during the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank.

June 7, 2023

First Federal Team

I wanted to say thanks for the great service this past year and all the help with financing our future goals! Have a great 2023 Summer!

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