

## **Home Loan State Bank Annual Disclosure Notice**

In connection with our efforts to keep you, our customers and the general public informed, and in accordance with the Federal Deposit Insurance Corporation Rules and Regulations Part 350 – Disclosure of Financial and Other Information by FDIC-Insured State Nonmember Banks, we prepare an annual disclosure statement<sup>1</sup> for our most recent fiscal year end and the preceding year end. The annual disclosure statement consists of our call report Income Statement (schedule RI), Changes in Equity Capital (schedule RI-A), Changes in Allowance for Loan and Lease Losses (schedule RI-B, part II), Balance Sheet (schedule RC), and Past Due and Nonaccrual, Loans, Leases, and Other Assets (schedule RC-N).

The aforementioned statements included in this financial disclosure are, to the best of my knowledge, correct and complete.

The above information will be provided upon request. Please direct requests to Craig Springer at 205 N. 4<sup>th</sup> Street, Grand Junction, Colorado 81501 or call Mr. Springer at (970)243-6600. The information can also be obtained on the Home Loan State Bank web site at [www.hlsb.com](http://www.hlsb.com).

James D. Hamilton  
Chairman/CEO

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<sup>1</sup> The information in the disclosure statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.