

March 30, 2021

Colonial Savings, F.A. Response

This is in response to Southern Dallas Progress' comment letter regarding Colonial Savings, F.A.'s ("Colonial") Community Reinvestment Act (CRA) performance and the information regarding financial services needs within the South Dallas community. Our mortgage lending data is made available to the public through our HMDA LAR filing. With regard to small business and commercial lending data, Colonial falls below the thresholds which require banks to publically report such data. All of our lending data, however, is provided to our regulator, the Office of the Comptroller of the Currency (OCC), for examination. The OCC completed a CRA Performance Evaluation of Colonial in 2019, the outcome of which was "Satisfactory." Colonial is committed to continuing to serve the entirety of the communities in which we operate and to complying with all applicable laws and regulations.

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Chair, Diversity & Inclusion Committee

