

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the Massachusetts Commissioner of Banks (Commissioner) evaluate our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and the Commissioner also take 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, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC and the Commissioner; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available through the FDIC's website at FDIC.gov. At least 30 days before the beginning of each quarter, the Commissioner publishes a list of the institutions that are scheduled for CRA examination by the Commissioner in that quarter. This list is available from the Commissioner of Banks at 1000 Washington Street, 10th Floor, Boston, MA 02118.

You may send written comments about our performance in helping to meet community credit needs to Maureen Wilkinson, CRA Officer, PO Box 720, Brockton, MA 02303, to the FDIC Regional Director, New York Regional Office, 350 Fifth Avenue, Suite 1200, New York, NY 10118 and to the MA Commissioner of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118. You may also submit comments electronically to the FDIC through the FDIC's website at FDIC.gov/regulations/cra. Your written comments, together with any response by us, will be considered by the FDIC and the Commissioner in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director and the Commissioner. You may also request from the FDIC Regional Director and the Commissioner, an announcement of our applications covered by the CRA filed with the FDIC and the Commissioner. We are an affiliate of HarborOne Bancorp, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02210 an announcement of applications covered by the CRA filed by bank holding companies.