

## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) and the State of Connecticut Department of Banking evaluate our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC and the State of Connecticut Department of Banking 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; the public section of our most recent CRA Performance Evaluation, prepared by the Banking 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 quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 350 Fifth Avenue, Suite 1200, New York, NY 10118. You may send written comments about our performance in helping to meet community credit needs to Compliance Officer, Bankwell, 156 Cherry Street, New Canaan, CT 06840, the FDIC Regional Director, and the State of Connecticut Commissioner of Banking, 260 Constitution Plaza, Hartford, CT 06103. You may also submit comments electronically through the FDIC's website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC and the State of Connecticut Department of Banking 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 State of Connecticut Commissioner of Banking. You may also request from the FDIC Regional Director, and the State of Connecticut Commissioner of Banking, an announcement of our applications covered by the CRA filed with the FDIC and the State of Connecticut Department of Banking. We are an affiliate of Bankwell Financial Group, Inc., a bank holding company. You may request from the Bank Applications Function, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045 an announcement of applications covered by the CRA filed by bank holding companies.