Notice for Main Office

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Office of the Comptroller of the Currency (OCC) also takes 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 OCC; 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 Office of the Comptroller of the Currency (OCC) publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at www.occ.gov

You may send written comments about our performance in helping to meet community credit needs to:

Karelys N. Rodríguez
SVP, Chief Compliance Officer
Pibank, N.A.
860 NW 42nd Avenue
Miami, Florida 33126

and to: Deputy Comptroller, Office of the Comptroller of the Currency (OCC), Southern District Office, 1700 Pacific Ave., Suite 3600, Dallas, Texas 75201, or by email to CRAComments@occ.treas.gov Your written comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by Office of the Comptroller of the Currency (OCC). You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC.