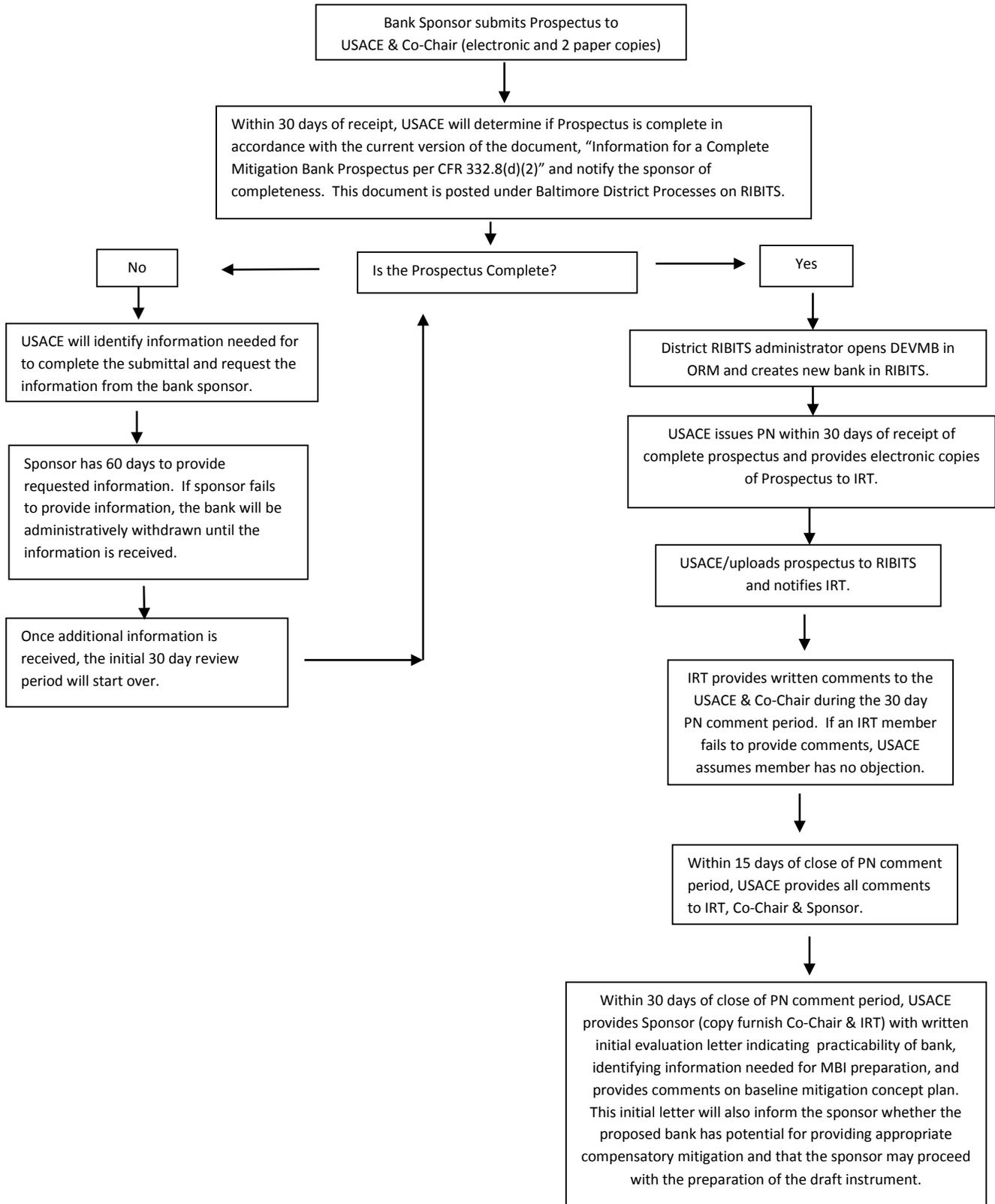


Phase II: Prospectus Process & Timeline
27 April 2016



Note: If a site visit was not performed during draft prospectus phase, then IRT would meet and inspect the bank during the 30-day public notice period.