

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. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, the public section of our most recent CRA evaluation, prepared by the Banking Commissioner, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC and the State of Connecticut Department of Banking evaluate our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

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. 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 holding companies.