



April 1, 2024

CIBC Bank USA is a subsidiary of the Canadian Imperial Bank of Commerce (“CIBC”), a 150+ year old, Toronto-based banking institution. The Bank’s US headquarters were established in Chicago, maintaining our mission, commitment, branch network, products and services.

CIBC Bank USA is a leader in community reinvestment activities within the communities we serve, evidenced by our Outstanding CRA Rating in two consecutive CRA Examination cycles. The Bank remains committed to serving the credit needs for all our communities through the bank’s products, services, and community development activities.

In the past three calendar years, CIBC Bank USA has not received any written comments from the public related to the Bank’s performance in helping to meet community credit needs.

/s/ Denise Banks

Denise Banks
CIBC Bank USA Chief Compliance Officer