

“ **Well-run banks, like Rollstone Bank & Trust continue to shine even when times are tough.** Rollstone

Bank & Trust puts safety and soundness ahead of all else, making it an ideal place to put your deposits. ”

— Karen L. Dorway, president of BauerFinancial

To Our Valued Customers,

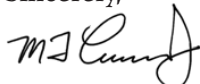
There has been a lot of information in the news lately about troubles in the country's financial sector. I would like to reassure you that Rollstone Bank & Trust remains strong and steady. As a mutual bank, that is, a bank owned by its customers, we do not face the same pressures as stock-owned banks trying to appease Wall Street.

Rollstone Bank & Trust has not been and will not be an issuer of sub-prime mortgages. Our conservative lending team is focused on asset quality and underwriting loans that our customers can afford to pay back. Regulators have categorized us as “well capitalized”, and BauerFinancial, the nation's leading independent bank rating and research firm, has once again awarded us their highest rating (5 star).

Since 1846, it has been our mission to do business in a manner that benefits the people and businesses of our community. Our donations go to local causes and our mortgages are made on local properties. This philosophy has allowed us to extend our footprint and introduce new services all while maintaining the highest ratings for safety and soundness.

Everyone at Rollstone Bank & Trust would like to thank you for making our success possible. And we promise to continue our commitment to you and our community.

Sincerely,



Martin F. Connors, Jr., President & CEO



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