



To our Customers and Shareholders

We are pleased to call your attention to an important benefit you are now receiving as customers of the Rumson-Fair Haven Bank and Trust Company (the "Bank").

The FDIC now insures your Bank accounts for up to \$250,000 per depositor. This insured amount can be increased by joint ownership of accounts or through trusts or similar styled investments. Any of our banking representatives can assist you in opening new or changing existing accounts. There is no charge to you for these account insurance enhancements.

The Bank has always had a conservative philosophy with regard to lending and investment. Decision-making is made locally which enables us to know our customers, contributing further to relationship banking and our sound lending philosophy. We do not make sub prime loans or invest in similar exotic, junk investment products.

We at Rumson-Fair Haven Bank and Trust Company appreciate your confidence in our bank and remain committed to providing you with the professional services of a well capitalized and profitable bank.

Sincerely yours,

A handwritten signature in black ink that reads 'Robert E. Davis, Jr.' The signature is written in a cursive, flowing style.

Robert E. Davis, Jr.
President and CEO

October 27, 2008