



October 31, 2009

Memo: 21st Century Technology – Systems Upgrade

Dear Valued Customer,

As part of our on-going commitment to bringing our customers the most advanced 21st Century banking technology, **we are pleased to announce that we will be upgrading our core processing systems beginning Friday afternoon November 13, 2009.**

This letter outlines many of the details regarding how our systems upgrade may affect your accounts and statements. For additional details and a complete explanation please visit our website at www.yourislandbank.com.

The following information is provided to help you plan for our systems upgrade:

- All four (4) of our branch locations will be open on Friday November 13th during regular business hours.
- All four (4) of **our branch locations will be closed on Saturday November 14th** and will reopen on Monday November 16th during regular business hours.
- All of our ATM machines will remain available throughout the systems upgrade.
- **Our Online Banking systems** will be unavailable from Friday November 13th @ 4:00 pm through Monday November 16th @ 12:00 pm. **All scheduled online bill pay payments will be processed on time.**
- Our Telephone Banking systems will be unavailable from Friday November 13th @ 2:30pm through Monday November 16th @ 12:00pm.
- **You will receive two statements during the month of November.** The first will reflect banking activity from November 1st to November 13th. The second will reflect activity from November 14th to November 30th.
- Applicable interest earned will be posted to both statements.
- Applicable maintenance fees will only be posted to the November 13th statement.
- **All other November fees will be waived as a token of our appreciation for your banking business, as well as your patience during our systems upgrade.**

We are excited about bringing you the latest 21st Century banking technology. Please visit our website at www.yourislandbank.com for additional details about our systems upgrade. As always, your friendly Branch Manager, Customer Service Representative, Teller and all other Edgartown National Bank employees are available to discuss our systems upgrade and any other banking issues with you.

Thank you for banking with The Edgartown National Bank.

Best Regards,
Fielding Moore
President & CEO