



November 16, 2009

Memo: 21st Century Technology – Systems Upgrade

Dear Valued Customer,

We are pleased to report that our core processing systems upgrade has been completed. This investment is part of our on-going commitment to bring you the most advanced 21st Century banking technology and highest level of customer service.

As a reminder, this statement includes account activity from November 1-13, 2009. Applicable interest earned and maintenance fees are reflected on this statement.

Your next statement will include account activity from November 14-30, 2009. Applicable interest earned will be reflected on the 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.** In December, we will return to our normal monthly account statement cycle.

Our *Going Green* campaign has been well received and is generating significant environmental savings. Customers using **e-statements** and **Online Banking with Bill Pay** continue to produce the greatest environmental savings. As part of our *Going Green* campaign, **we will no longer be including check images with account statements unless specifically requested by our customers.** Check images will be available through Online Banking or upon request at your branch office. As always, your friendly Branch Manager, Customer Service Representative, Teller and all other Edgartown National Bank employees are available to answer any questions or discuss any other banking issues with you.

We are excited about bringing you the latest 21st Century banking technology. Please visit our website at **www.yourislandbank.com** for additional details regarding our systems upgrade and to learn more about our *Going Green* initiatives.

Thank you for banking with The Edgartown National Bank.

Best Regards,
Fielding Moore
President & CEO