



November 27, 2009

Dear Valued Customer,

Changes in the world today occur at a record breaking pace.

As you would perhaps agree.... all proposed change is not good.... just as all proposed change is not bad.

It is more important than ever that each of us critically look at proposed changes which will directly affect us, and make informed decisions about the proposed changes.

Much has been written about the banking industry in recent, and new regulations related to your privilege of temporarily overdrawing your account are being proposed by regulators and politicians in Washington.

In the coming months, we will be forwarding information about overdraft privileges and your rights.

WE URGE YOUR READING AND UNDERSTANDING.

Enclosed is a flow chart comparing your overdraft protection in a typical bank today and possible consequences of your losing the protection.... whether you use the privilege often or seldom.

Please feel free to contact any of our Managers or Officers if you have questions or wish to discuss your overdraft protection.

Thank you for your continued support.

Sincerely,

A handwritten signature in black ink that reads 'R.L. Epling'.

Robert L. Epling

President & CEO

CONSUMER OVERDRAFT PROCESS

Consumer writes \$100 check at Local Grocer

Local Grocer deposits check at Traditional Bank

Traditional Bank attempts to post \$100 check against Consumer's account with \$50 balance

Traditional Bank offers Overdraft Protection

\$100 Check is Paid

\$30 Fee is Assessed by Traditional Bank

If you want your bank to continue to offer you overdraft protection, please contact your congressman today and let him know you want this valuable service!

**The U.S. House of Representatives
Switchboard number is
(202) 225-3121**

Traditional Bank does NOT offer Overdraft Protection

\$100 Check is Returned to Local Grocer

\$30 fee is Assessed by Traditional Bank

Consumer has \$20 balance in Traditional Bank

\$30-\$50 fee is Assessed by Local Grocer

Consumer owes Local Grocery \$130-\$150

Local Grocer may no longer accept Consumer's checks

Consumer may be reported to agencies such as ChexSystems and not be able to write checks at other merchants

If reported, consumer may pay exorbitant costs of non-banks such as payday lenders, check cashers and pawn shops

RESULTS

With Overdraft Protection

Consumer owes Traditional Bank \$80
\$50 Balance - <\$100 Check> - <\$30 Fee> = <\$80>

Without Overdraft Protection

Consumer has \$20 in Traditional Bank but owes Local Grocer \$130-\$150, may not be able to write more checks and may be subject to Criminal Prosecution

Traditional Banks provide many useful tools to allow customers to verify balances and monitor account activity through online banking, 24-hour automated phone banking, Call Centers, ATMs, checkbook registers provided by the bank, and teller receipts displaying account balances.