



**103 Years of Financial Strength and Stability**

To Winter Hill Bank Customers and the Communities we serve:

Founded in 1906, Winter Hill Bank recently completed its 103<sup>rd</sup> anniversary as a mutual savings bank. Despite turmoil in the financial markets dating back to the great depression and today in which unrest permeates the Wall Street marketplace and other large institutions such as Lehman Brothers, Bear Sterns, Countrywide, IndyMac, Wachovia, and AIG, just to name a few, our doors have never closed. We are here to let you know that it is business as usual for Winter Hill Bank, ***your community bank***, financially strong and stable.

This financial strength and stability did not happen overnight. In reality it started in 1906 when management was inspired with a work ethic and a commitment to the community that would endure all challenges. Winter Hill Bank has always stayed true to its mission of building customer relationships, one at a time, and never selling a product that is not in the best interest of the customer or the communities that we serve.

Below are some facts about Winter Hill Bank's financial strength and safety:

- Founded in 1906.
- Winter Hill Bank is financially Safe and Sound.
- Winter Hill Bank is "Well Capitalized".
- Member of Federal Deposit Insurance Corporation (FDIC).
- We have NO "sub-prime loans", "Alt-A loans", "Option ARMs" or "Interest Only Arms".
- We do not have any Fannie Mae or Freddie Mac stock.
- We have a 5-star "above average" rating from Bauer Financial rating service.

The core ideals of Winter Hill Bank have remained the same: Continuity, Strength and Commitment. We will never forget those values that have made this bank a success and we look forward to continue building on them.

Lastly, I want to take this opportunity to express my sincerest appreciation to you for placing your trust in Winter Hill Bank.

Yours truly,

*Sandra L. McGoldrick*

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President/CEO