

November 2, 2008

Dear Customers and Friends:

In these challenging economic times, we would like to review with our customers and friends some basic financial safety procedures to help prevent you from becoming the victim of a crime.

Protect your ATM and Debit Card as if they were cash. Please keep your Personal Identification Number confidential. Don't write the number on a card or give it to a family member or friend.

Take a few moments to inspect an ATM machine for signs of tampering. Have your ATM card ready when you get to the machine. Make sure no one watched you key in your PIN number – a practice called “shoulder surfing”. Minimize the time you spend at an ATM machine. Once you have completed your transaction, leave the premises as soon as possible. Always take your receipt home with you to either file or shred.

Monitor your bank and credit card statements frequently watching for any unauthorized activity. Report unauthorized activity or a lost or stolen ATM or Debit Card immediately.

Preventing a crime or reducing a loss is a cooperative effort between you and the bank.

Sincerely,