



A message from Stacy Starkey, Savings Bank President and CEO:

Recent events in the banking industry may have you concerned about the safety of your deposits with Savings Bank. For the past 120 years, Savings Bank has served the members of our community by maintaining a conservative approach to banking. We do not have deposit or loan concentrations in any one particular industry, and we are very well capitalized. Capital is perhaps the most important measure of the safety and stability of a bank. Savings Bank is better capitalized than 96% of all banks our size in the nation. We also have a strong liquidity position which is another vital component of a healthy bank. We remain confident in our ability to continue to help our customers through even the toughest of economic environments.

Information regarding FDIC deposit insurance coverage limits can be found on the bottom of the website, www.savingsbank.com

Member FDIC