



January 16, 2009

Dear New Customer:

Once again, we would like to welcome you to Putnam Bank. To make the transition to Putnam Bank as smooth as possible, we have enclosed a complimentary Money Market Kit consisting of 40 personal checks and deposit tickets.

We encourage you to take a moment to review your name and address for accuracy. If there are any corrections that need to be made, please return your checks to the Gales Ferry office located at 2 Chapman Lane as soon as possible.

The conversion is scheduled for the weekend of January 30th, 2009. Therefore, you should begin using these new checks on, or anytime after, January 31, 2009. Your unused Savings Institute checks will no longer be valid after January 31st. **Any Savings Institute checks you wrote prior to January 31, 2009 will be honored for 90 days through April 30, 2009.**

For your protection, it is **VERY IMPORTANT THAT YOU DESTROY YOUR OLD UNUSED SAVINGS INSTITUTE CHECKS AND DEPOSIT SLIPS** as soon after January 31, 2009 as possible. If you would like us to destroy them for you, simply bring them in to any of our offices and we will be happy to do so.

If you have any questions, please feel free to call Branch Manager Lisa Balter at 860-464-9584, or stop by the Chapman Lane Office. Ms. Balter will remain as Branch Manager following the conversion and will be able to help you with any questions you might have.

We look forward to being “your bank for all times” by serving all your banking needs, now and in the future.

Sincerely,

Lynn K. Brodeur  
Senior Vice President & Branch Administrator

P.S. Please remember to destroy your old unused Savings Institute checks after January 31, 2009.