



December XX, 2008

Dear Customer Name:

We are excited and pleased to WELCOME you to Putnam Bank. Along with this letter you will find a Welcome Kit, which has been customized to provide you with important account information and includes answers to questions you may have concerning the conversion process.

The following chart details the conversion information for your accounts:

Your Savings Institute Account:		Your New Putnam Bank Account:	
Type/Description	Number	Type (Deposit Terms Booklet on page)	Number
		EcoPlus Checking (X)	
		Safe Deposit (X)	
		Premier Money Market (X)	
		Statement Savings (X)	
		CD (X)	
<p><i>Accounts will be converted on Friday, January 30, 2009.</i></p> <p><i>The Gales Ferry Office will close at 3:00 p.m. and will re-open on Monday, February 2, 2009 at 9:00 a.m.</i></p> <p><i>ATM will be available on Tuesday, February 3, 2009.</i></p>			
<p><i>Please review the enclosed Deposit Terms Booklet for important account information.</i></p>			

We look forward to serving all of your banking needs and hope you can join us at 2 Chapman Lane, Gales Ferry, on February 2, 2009 when we open the doors to our new branch location. Your satisfaction and needs are important to us. If you have any questions or concerns please contact Joyce McOsker, our Transition Specialist toll free at 1-800-377-4424, Extension 3085.

Sincerely,

Joyce McOsker
Transition Specialist