



What do you see?

A message from Dean Bank President Wayne A. Cottle

March, 2010

Reviewing your current banking relationship is always in your best interest. Choosing the right bank can affect whether you get the right mortgage for your new home or a loan for your small business. It may determine whether you get better rates and lower fees as well as the quality of your service and amount of personal attention you receive. Is your bank providing the products and service that you need and want?

To help you evaluate your banking relationship I have listed some of the advantages that Dean Bank offers. These advantages include:

- **Quality service.** Are you treated like a neighbor or a number? At Dean Bank, you are an individual with unique needs. Our employees take the time to know you and your situation so our service and decisions are personalized.
- **Local deposits.** Where are your deposits lent out? Dean Bank lends to individuals, families and small businesses in the community where our depositors live and work, keeping our local communities vibrant and growing. By banking locally you financially support our community's development.
- **Responsive.** Dean Bank offers nimble decision-making on loans because decisions are made right here. Our loan officers and their support staff are accessible to you directly, in person.
- **Trust.** Are you your bank's #1 priority? As a mutual bank, Dean Bank exists for the ownership and benefit of our depositors and we cannot be sold. Our success depends on establishing long-term relationships; therefore we always look out for the best interest of our customers.
- **Civic loyalty.** Our officers and employees are deeply committed to and involved in making our community a better place to live. This commitment is evident in the resources of time and money that we give to benefit schools, libraries, recreational leagues, and countless other non-profit organizations.

Community banks like Dean Bank have been the bright spot in this economy. We have long differentiated Dean Bank by the quality of our customer service and our strong local ties without compromising the features and technology of our products and services. The bottom line for Dean Bank is our relationship with neighbors like you, not just transactions and numbers.

A handwritten signature in black ink, appearing to read "Wayne A. Cottle".

Wayne A. Cottle
President & CEO