



What do you see?

A message from Dean Bank President Wayne A. Cottle

January, 2010

As we begin the New Year I want you to discount what you continue to read in the headlines that would have folks believing that money for mortgages has dried up. The truth is that most community banks like Dean Bank have money to lend homeowners for new purchases and to refinance existing mortgages. We offer the same mortgages in our communities as we always have. Most community banks are weathering the credit storm because they are well run, highly capitalized and among the most highly regulated financial institutions in the country and their depositors' money is safe and insured.

Community banks like Dean Bank are prudent and conservative lenders. While in recent years, money center lenders have been more concerned with which loan was best for them, Dean Bank has always been concerned with which loan is best for our customer. We don't just want to get you into a home, we want to get you into a home that you can afford and afford to keep.

While we still hear a lot about the woes of the largest financial institutions on Wall Street and many non-bank lenders, there are over 8,000 community banks and savings institutions meeting the credit needs of the typical borrowers on America's Main Streets every day. Despite talk of a potential credit crunch, the truth is community banks are open for business and lending. **In fact, Dean Bank had a record lending year in 2009 and helped more local homeowners with their mortgage needs than during any prior year in the bank's history.**

Don't believe the headlines ... speak to your community banker to find out the real story!

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

Wayne A. Cottle
President & CEO