

Community Banking Month: An Important Celebration

As we all look forward with great anticipation to the coming of warmer weather, longer days and outdoor activities, it's notable that Dean Bank and our fellow community banks across the country dedicate the month of April as "Community Banking Month".

Community Banking Month is an important endeavor in the sense that it celebrates the role that community banks fill as a *trusted and local* source of sound financial products, services and solutions and they play an integral role in helping to keep our nation's communities strong and vital. This year, as in the past, community bankers across the nation will make a combined effort to discuss the important economic and social contribution their banks make with the public.

To stress this commitment, I'd like to invite you to visit a Dean Bank branch over the next month. All of our branch offices will be serving coffee and refreshments every Friday throughout April. Customers and the general public alike are most welcome to come in say hello, have a conversation with our dedicated and professional branch staff and see firsthand the advantages a smaller, customer-focused community bank like Dean can offer. We remain committed to providing convenient and feature-rich products like our free checking account with debit card rewards. While other banks may have begun to charge for services like providing your monthly checking account statement through the mail or even simply visiting a branch to conduct business with a teller...we remain committed to keeping our products affordable and accessible to all that want them.

Community banks are independent and locally-operated institutions. About 7,000 community banks across America today are recognized for personalized individual service, lower fees and their unyielding focus on the local economy. Each year, the Community Banking Month gives Dean Bank the opportunity to honor our community and our customers. We are proud to be part of the strengthening economic engine that drives our local economy and are pleased to provide our customers with the personalized service and local expertise that only a community bank can provide. Our loan decisions are made locally and that gives our borrowers confidence, knowing that their loan will be considered on its merits by someone that is from the area and is familiar with them.

Business owners of all sizes can benefit from our shared experience of the local business climate; past, present and future, making the commercial or small business loan process less intimidating. Homeowners looking for equity lines or loans to do home improvements will be served by their neighbors, not faceless voices in an office in Charlotte, Atlanta or even Seattle. Young people curious about opening their first checking account can do so at a place they've been banking at since they were in grade school. Community banks offer these tangible and intangible benefits everyday and Dean Bank has been doing so in our community for well over 100 years!

So get out and enjoy the warm weather! Though it may not seem it...it is on its way. Just please make sure to add a visit to one of our four Dean Bank branch offices to your "To Do" list. We'd love to see you and demonstrate the commitment to community that an event like Community Banking Month affords us the chance to do.

Sincerely,



Wayne A. Cottle
President & CEO