



MarkleBank

October, 2009

Greetings.

Where does the time go? About a year ago, our country was in the midst of what was being characterized as a banking meltdown. At that time, large banks and insurance companies were failing and/or being bailed out by the government, real estate prices were plummeting, and the economy was in a tailspin. I wrote a letter to our depositors for the purpose of assuring everyone that MarkleBank was safe and well-capitalized, that FDIC insurance covered deposits for up to \$250,000 (or more in some cases), and that concerns about the “financial crisis” still paled in comparison to matters of faith and family.

Well, here we are today and it appears the worst of the “crisis” may be behind us. The economy seems to be on the verge of rebounding, the large investment and mortgage banks that caused much of the problem to begin with are now closed or merged into stronger commercial banks, and the government may be done with its bailout mentality (except for health care which is a matter better left alone in this letter). Through it all, MarkleBank has stayed the course – thanks to our loyal customers, our dedicated staff, and our unwavering commitment to serving our local communities.

Fortunately – but not surprisingly – many good things are happening at MarkleBank. For example, recently, we were one of only thirty-four banks in Indiana to receive a Five Star Bank Award from the Indiana Bankers Association. We were also recognized as one of the top seventy-eight agribusiness banks in the nation by *Ag Banker* magazine, the Small Business Administration reported that we are one of the largest SBA lenders in Indiana, and we celebrated our 62nd bank anniversary with a festive Community Appreciation Day...and all of this just in the past few months!

I say all of this to really say this: *We are grateful for your business and support. It is both our mission and passion to do everything we can to continue to merit the confidence you have placed in us to be your bank.*

On a related matter, on the back of this letter is our privacy policy which is required to be distributed annually. Please take time to read this – especially if you suffer from insomnia. In all seriousness, financial privacy is an important matter as statistics show that approximately 10 million Americans – that is 1 out of every 30 people – will fall victim to identity theft this year, and that is certainly no laughing matter. In fact, a recent newspaper headline and article reported that the Chairman of the Federal Reserve Bank, Mr. Ben Bernanke, had recently been the victim of identity theft. This prevalence of identity theft is one reason we are so adamant about providing identity theft protection options on our checking account products. Please let us tell you more about this important feature by speaking with one of our experienced Personal Bankers, Branch Managers, or Call Center Representatives.

Again, the entire staff of MarkleBank expresses our gratitude to you for allowing us the opportunity to serve you. We know you could bank elsewhere so we never want to take your business for granted. If there is anything we can do to serve you better, please let us know.

Sincerely,

Greg Smitley
President and CEO