



Marquette SAVINGS BANK

The Hometown Bank with the Hometown Touch

To: Marquette Savings Bank Customers
From: Michael Edwards, Chief Executive Officer
Re: Safety & Strength of Marquette Savings Bank
Date: Jan. 1, 2009

The purpose of this letter is to update you regarding Marquette Savings Bank's current financial strength and to provide greater reassurance to our more than 21,800 customers.

Marquette Savings Bank, the only locally headquartered bank in Erie, is fortunate to have 100 years of success as its foundation. Marquette customers have always been local; our mortgages have only been made to local individuals and businesses; and most importantly, our decisions have always been conservative.

As a federally-insured bank, Marquette deposits are safe. Marquette operates in a highly regulated environment, regulated by the Federal Deposit Insurance Corporation (FDIC) and the Pennsylvania Department of Banking. With the now enacted Emergency Economic Stabilization Act of 2008, the FDIC has increased the basic insurance amount to \$250,000 per depositor per insured bank. You may qualify for more than \$250,000 in coverage at one insured bank if you own deposit accounts in different ownership categories. This increase will remain in effect through Dec. 31, 2009. No customer has ever lost a penny of insured deposits from a federally-insured bank like Marquette.

Perhaps most beneficial in determining a bank's financial strength is to examine how well it is capitalized, an industry-wide indicator. **Currently, Marquette Savings Bank exceeds FDIC's requirements for being a "well-capitalized" bank by 200%.** I invite you to visit Bauer Financial's Web site: www.bauerfinancial.com/btc_ratings.asp to see for yourself Marquette Savings Bank's five-star rating, the highest rating possible. Bauer Financial is an independent entity that has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983.

These are hard facts which speak extremely well of Marquette Savings Bank's financial strength. Our formula for financial success has not only benefited Marquette Savings Bank well for 100 years, but that experience has also translated into a significant benefit to our customers--reassurance that banking with Marquette remains a smart decision.

Should you have additional questions or concerns, I invite you to call me at (814) 455-4481. We look forward to another 100 years as Erie's only hometown bank.

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