

Ulster Savings

Banking • Loans • Investments • Tax & Payroll • Insurance



Dear Valued Customers:

Given the recent turmoil in the financial markets, we want to personally reassure you that Ulster Savings Bank remains strong, safe and committed to our customers.

Ulster Savings Bank ranks among one of the top performing banks in New York State. We have a capital ratio well over the minimum required for a “well-capitalized” financial institution.

We have never made high-risk sub-prime loans. Our financial strength has been built on a consistent and prudent approach to providing quality products and services.

While we have no way of knowing when a nation-wide economic rebound will occur, we do know that we, at Ulster Savings Bank, take our responsibility seriously in providing a safe place for you to deposit your money. Ulster Savings Bank offers high quality personal service and competitive rates of return. We also offer affordable loans to local individuals and businesses. With guidance from our Board of Trustees, this approach has served our community well for over 157 years. We are confident we will continue to serve the Hudson Valley for many more years to come!

We hope this timely information is helpful. If you have any questions, we invite you to contact US at (866)440-0391.

Sincerely,

A handwritten signature in black ink, appearing to be 'M. Rovereto', written in a cursive style.

Marjorie S. Rovereto
President & CEO