


## MESSAGE FROM THE PRESIDENT AND CEO

The performance of 2009 would not have been possible without the hard work, dedication and cooperation of the Board of Directors and all of the employees, as well as the loyal support of you, our shareholders.

We are excited about the opportunities and possibilities for 2010. As always, we will continue to focus on superior customer service, operational efficiencies and asset quality. We will be converting to a new core processor in 2010 which will give us many new “tools” for customer service and management. Everyone is anxiously looking forward to implementing this new service. We are also pleased to announce the ground breaking for a new branch in Madison, Ohio. We believe the Madison community will be very receptive to a community bank and will adopt us as one of their own.

In closing our 125th year, we would like to thank past and present customers, directors, employees and shareholders. While we have stood the test of time and are proud of the past, our focus is on the future ... your future and the future of the communities we serve. You can be proud of your investment in your “locally owned, independent, community bank” ... 125 years and still “ticking.”



Martin R. Cole  
President and CEO

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## OUR MISSION STATEMENT

*To remain a profitable, independent financial service company.*

*To provide you, our customer, with quality service in a professional and enthusiastic manner.*

*To provide our employees with a continuing opportunity to participate in the future success of the holding company, through personal and professional development.*