

Of Local Interest

Banking and Money Management News from Settlers Bank of Marietta

A Letter From the President



Jim Meagle

Dear friends,

On July 26th Settlers Bank will celebrate its 11th Anniversary. As you can see in the Benchmarks section below, we have grown from zero to \$98,707,000 million in assets. We have accomplished this one account and one customer at a time. The Settlers Bank family wishes to thank those who have put your trust and confidence in us. We will continue to do everything possible to earn that trust.

As opposed to the doom and gloom we hear about the National Economy from the media, I am hearing a much more up-beat report from our local businesses. While these conversations are cautiously optimistic, the mood of our commercial customers is much different than it was a year ago. Almost without fail, the conversations have revealed an improving business environment in our area. I am encouraged by what I have heard.

I am very excited about our new Internet Banking Program and Website as well as our soon to come Remote Capture Program. We are pleased that we can respond to our customers needs with these new services.

Sincerely,

Jim Meagle Jr.
President

BENCHMARKS

One Hundred Twenty Four Month Totals:		
Loans	\$	78,929,000
Deposits	\$	76,206,000
Assets	\$	95,409,000

One Hundred Thirty Two Month Totals:		
Loans	\$	80,737,000
Deposits	\$	79,886,000
Assets	\$	98,707,000

Consolidate Your Debt.

Contact us about our Home Equity Loans.

Member FDIC

Welch Named Settlers Bank Senior Vice President

Settlers Bank is pleased to introduce Jeff Welch as its new senior vice president. Welch is eager to continue his banking career in Marietta with Settlers Bank.

"I've spent my professional career helping businesses and individuals manage their money. It is very satisfying to help people find solutions to their financial problems and plan for the future. I am very excited to have the opportunity to join the great team of people at Settlers Bank," Welch said.

He also has high hopes for the future, regardless of the current economy.

"Despite the turmoil we've seen in the financial industry over the past couple of years, community banks continue to do well. Settlers Bank has maintained financial stability, continued to offer loans and other services, return dividends to our investors and supported our community," Welch said, "Today Settlers Bank is in a perfect position to serve local needs better than ever."

Welch graduated from Marietta College with a Bachelor of Arts in accounting with a concentration in English. Following graduation he went on to earn his CPA and is licensed in Ohio and West Virginia. He continued



Jeff Welch

his education earning a Masters of Business Administration from Ohio University.

An active Marietta resident, Welch served on the Marietta City School System Board of Education, and is currently Vice President of the Board of Directors for the United Way of Washington County, Vice President of Membership for the Economic Roundtable and a board member of the Marietta Noon Lions Club.

"My wife and I grew up here, raised our family here and look forward to serving the community for many years to come," Welch said.

"Despite the turmoil we've seen in the financial industry over the past couple of years, community banks continue to do well."

Bank Awards Scholarship to Clay Ellenwood



Settlers Bank President and CEO Jim Meagle congratulates Clay Ellenwood, the bank's 2010 Settlers Scholarship winner.

Settlers Bank has awarded its 2010 Marietta College Scholarship to Warren High School graduate Clay Ellenwood, son of David and Renee Ellenwood.

Ellenwood's resume includes impressive participation in both athletic and volunteer activities, as well as impressive academic

achievement. His extracurricular activities included student council and the senior executive board. He was the varsity football team quarterback and captain, a member of the varsity basketball team and a WTAP Student Athlete of the Week. He also volunteered for the Under the Bridge Homeless Ministry, the Willows Nursing Home and as a bible school instructor.

Ellenwood has plans for his studies at Marietta College. "I am looking forward to starting college, and will be working towards an undergraduate degree in Health Sciences. Ultimately, I will work towards a master's degree and become a physician's assistant," Ellenwood said.

This is the eleventh year that Settlers Bank has given a deserving local graduate the Marietta College Scholarship. The scholarship provides for \$1,000 annually for four years.

Remote Deposit Capture a New Bank Feature

Settlers Bank introduces its remote deposit capture to the local business world. Remote deposit capture allows businesses to process checks for deposit using a scanner and PC connected to the internet. The image of the check is sent to the bank via the web in place of the paper check. This is the same technology used when deposits are brought to the bank.

Remote deposit capture saves businesses time, as employees no longer have to copy

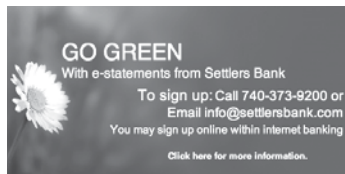
checks and bring them to the bank. It can also streamline bank relations because checks from multiple locations can be deposited into one account. In addition, there is less risk, quicker credit for deposits and a faster notification of returned checks.

Settlers Bank's remote deposit capture, coupled with one of our business checking accounts, is a great value.

FOCUS ON

Banking: Electronic Statements Are Here!

Settlers Bank now offers our customers the option of receiving your bank statement by e-mail via a safe and secure e-mail vault. Ask to speak with someone in customer service today for more details on this great new service.



Settlers Bank Launches New Website

Settlers Bank is excited to announce its new website, complete with updated features.

The site boasts a new online banking system with enhanced security and new features such as check imaging and mobile banking that will work with cellular phones and smart devices. There is also quick access to the most popular features such as loan rates, CD rates and online banking.

The website will also include local content to keep customers up-to-date on what is going on at the bank and how financial news affects them.

The new site is available at www.settlersbank.com.

Banking Services

- Simply Free Checking
- Savings & Interest Bearing Deposits
- Business Banking
- Consumer and Auto Loans
- Electronic Statements
- Mortgage & Equity Loans
- 24 hour ATM
- ATM Card
- Visa Debit Check Card
- Touch-Tone® Banking
- Imaged Statements
- Safe Deposit Boxes
- Ample Free Parking
- Web Site
- Online Banking
- Coinstream System
- Remote Deposit Capture



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Hours Monday – Friday Saturday
Lobby 8:30 AM – 5 PM 8:30 AM – Noon
Drive Thru 8:00 AM – 6 PM 8:00 AM – 1 PM

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