
THE VALUE OF INDEPENDENCE IN CUSTOMER-FOCUSED BANKING.

In today's world, there is one fundamental and meaningful difference among banks.

It's not size, or number of branches, or product mix.

This difference runs much deeper.

It centers on where a customer ranks in the hierarchy of importance to the bank.

You have only to follow the recent financial headlines to see what can happen when financial institutions lose focus on their customers, and turn their attention to shareholders.

The simple fact is that a stock-based bank is beholden to the shareholder first and the customer second. It is subject to the ebb and flow of stock price. It is not completely free to act solely on behalf of the customer. It is, rather, motivated by gain on behalf of shareholders.

This is the very reason why Dollar Bank has remained steadfastly independent of Wall Street since 1855. And since our beginning, we have celebrated our independence with an ongoing mission: To focus solely on the customer and the region we serve.

Because we are independent, we are free to make choices

that protect the interests of our customers. We have chosen to be strongly capitalized to give our depositors security well beyond FDIC insurance.

While other banks have been weakened, we remain strong. So even in this current financial climate we have money to lend.

In short, we are here for you.

We will not be pushed, prodded, or pulled into actions that are detrimental to our customers.

For example, we have never issued a sub-prime loan.

This philosophy permeates throughout our entire organization. And since we are the nation's largest mutual bank that is independent of Wall Street, our sense of responsibility, civic pride and customer commitment will only strengthen in the future. If all of this sounds unusual, it is.

To us, banking has never been, and never will be, about shareholder needs. To us banking will continue to be about customer needs. Period.

That's the value of our independence.

That's the value of a Dollar.



Dollar BankSM
Since 1855