CARTHAGE SAVINGS AND LOAN ASSOCIATION

March 2019

Dear Resident,

I am pleased to enclose an important survey to assist Carthage Savings in our determination of the feasibility of opening a branch office in the Croghan community. Carthage Savings and Loan Association is a mutual Association, 100% owned by our customers. Croghan and Lewis County continue to be important to our success with nearly 20% of our loans and deposits coming from you, our valued neighbors.

As you know, times are changing with digital options replacing the branch as the preferred banking channel. Carthage Savings recognizes this and we have invested greatly in technology that delivers a solid and convenient digital experience. We also understand and appreciate the value of a physical presence within a community.

A branch office requires a significant investment by the Association and we are hoping you will assist us in determining if this investment can be supported by the community. Your completion of the enclosed survey will provide this assistance.

We welcome your feedback and look forward to our continued service to the greater Croghan community. Please return your completed survey or go online to Carthagesavings.com by March 30, 2019 to participate.

Enclosed please find a small token of appreciation for completing this survey.

Sincerely,

Thomas H. Piche'
President & CEO

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