



**Skowhegan  
Savings**

*Integrity. Trust. Community.*

13 Elm Street  
P.O. Box 250  
Skowhegan, Maine 04976  
800.303.9511  
[www.skowsavings.com](http://www.skowsavings.com)

April 7, 2010

Dear Border Trust Customers,

Welcome to Skowhegan Savings. I know I speak for all of us at the Bank when I say we are excited and looking forward to serving you and the Jackman community. We are working with Border Trust to insure that the transition is as smooth as possible.

Should you have questions at any time, please feel free to contact our Customer Service Representatives at 1.800.303.9511. They will be able to answer questions about the transition and anything that will be required for your accounts. I invite you to click through our web site, [www.skowsavings.com](http://www.skowsavings.com) and learn more about us and our 140-year history in the region. Our mission is to make our communities better places to live and work by assuring access to relevant financial services and reinvesting in our communities - and we are dedicated to seeing this happen in Jackman from day one.

The regulatory approval process could take up to four months so we are projecting to close the sale by September 2010. Over the next few months we will keep you informed of our progress and what if anything you should be concerned about with your account. We will be updating this link to our website with information as well. In the meantime, please continue to bank at the branch as usual and don't hesitate to call us with questions.

If you have concerns or questions about Skowhegan Savings, I am happy to speak with you via phone or email.

Sincerely,

John C. Witherspoon  
President and CEO  
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