



Thanks to the support of our customers and the hard work and caring service of our employees, Minster Bank enjoyed another successful year in 2010. Total assets increased to an all time high of \$306 million. Total deposits increased to \$268 million for the year. These deposits were utilized in the communities we serve in the form of consumer and business loans, which grew to over \$185 million in balances.

2010 was another busy year for refinancing home loans. As the interest rates dropped to historically low levels, many homeowners locked in long term rates under 4%. Although the refinance business was brisk, home sales continued to be slow.

Our Private Trust and Wealth Management services continue to grow. We have developed a specialty in both personal and corporate retirement planning. We have also been assisting our small business owners and high net worth customers with business succession planning and investment management.

We continue to invest in technology. Our customers can access their accounts anytime, anywhere, and in multiple different ways. Our Minster Bank VISA® Debit Card gives our customers access to their bank accounts with no surcharge at any ATM displaying the MoneyPass logo. There are over 16,000 MoneyPass ATMs across the United States. Our business customers continue to enjoy the benefits of remote deposit capture, which allows them to deposit checks at their place of business by scanning and transmitting the images to our bank for posting and clearing. The installation and set-up of the service is easy, saves time preparing deposits, and can help reduce the risk of fraud.

Minster Bank believes in giving back to the communities that have contributed to our growth and success. In 2010, scholarship money was donated to 9 graduating seniors throughout Auglaize, Mercer, Miami, and Shelby counties. Minster Bank also held Community Shred Days at our Wapakoneta and Troy offices, which gave people the opportunity to have their sensitive documents shredded on site for free. Over seven tons of paper was shredded and recycled during these events.

We have been very active in providing financial education programs to the schools in our area. Through this program and others, we reach nearly 3000 students of all ages. We have also provided educational programs through the Ohio State Extension service, through talks at local service clubs, and through Chamber events.

Again, we want to thank our customers, employees, and directors for their loyalty, support, and contributions to our success over the past 96 years.

Minster Bank, a local community bank, and a subsidiary of Minster Financial Corp, is headquartered in Minster, Ohio, and has offices located in Minster, New Bremen, St. Marys, Sidney, Troy, and Wapakoneta. Visit www.minsterbank.com to learn more about Minster Bank.

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