95 West Fourth St Minster, OH 45865 (419) 628-2351 kbeyke@minsterbank.com

FOR IMMEDIATE RELEASE

MinsterBank

Thanks to the support of our customers, Minster Bank enjoyed another successful year in 2008. Total assets increased to an all time high of \$286 million, representing growth of 10.7 percent from the previous year. Total deposits increased 14.9% to \$249 million for the year. These deposits were utilized in the communities we serve in the form of consumer and business loans, which grew 7.4% to over \$181 million in balances.

Part of our corporate mission statement is to "promote the economic growth and development of the communities we serve." Minster Bank also believes in giving back to the communities that have contributed to our growth and success. In 2008, \$9,000 in scholarships was donated to 10 graduating seniors throughout Auglaize, Mercer, Miami, and Shelby counties. Minster Bank also held its first Community Shred Day, which gave people the opportunity to have their sensitive documents shredded on site. Over 6,000 pounds of paper was shredded and recycled during the event.

Minster Bank continuously seeks ways to better serve our customers through technology and innovative products. A redesign of our website, <u>www.minsterbank.com</u>, was introduced in July. The redesigned website has a fresh new look and an improved design, making it easier for customers to use. Another purpose of the redesign was to provide visitors with a valuable financial resource, not only a vehicle for online banking. Our new site improves the service experience for online visits and helps create consistency across all of our banking channels. *e*Statements is another service that was introduced to our customers in 2008 to conveniently view their monthly statement and receive notices online reducing the risk of identity theft caused by mail.

Trust and Wealth Management services offered through Minster Bank also continue to be well received by our clients. We have expanded our capabilities to assist small business owners and high net worth customers with their specialized planning needs including estate planning, business succession planning, and investment management. We have developed specialties in the handling of both personal and corporate retirement plans.

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Our business customers continue to enjoy the benefits of remote deposit capture. This technology allows the customer to scan checks and transmit the images to our bank for posting and clearing. Business customers are recognizing that the installation and set-up of the service is easy. The customer can also benefit by consolidating funds from multiple locations into one bank, save time preparing deposits, and reduce the risk of fraud.

Last October, Minster Bank celebrated its 15th year of having a market presence in Sidney with our location at 117 West Russell Road. We want to take this opportunity to thank our customers for their loyalty, support and contributions to our success in 2008.

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