



A Symbol of Strength in our Community for over 100 years



March 16, 2023

A message from Crest Savings Bank's President & CEO,

For the past 100 years, the success of Crest Savings Bank has been built on the core principles of trust and commitment to our community. Protecting our customers and maintaining the safety and soundness of our institution have always been the highest priority.

This is how we deliver on that commitment:

- FDIC insured
- Strong capital position
- Conservative balance sheet
- Stable deposits
- Diversified liquidity resources
- No exposure to cryptocurrency or high-tech startups
- Excellent rating for safety, soundness, and security by Bauer Financial

The Road Ahead

Crest Savings Bank will continue to be a conservatively operated, strong and secure bank that is supported by profitability and liquidity. As always we are ready to meet loan and deposit needs of the local communities we serve.

FDIC Protection

Customers are reminded FDIC insurance offers great flexibility in protecting your household deposits. Therefore, customers are reminded that the safest place to keep your deposits is in the Bank. For more information on FDIC insurance limits, please visit www.FDIC.gov, or contact your local Crest Savings Bank branch.

Thank you for your trust in Crest Savings Bank. If you have any questions, please contact your relationship manager or your local branch. We appreciate the opportunity to serve you.

Sincerely,

Anthony J. DeSalle, CPA