



February 2010

Bridgewater Savings Bank
Still Lending Despite Struggling Economy

Even in this challenging economic environment, Bridgewater Savings Bank remains strong, secure and stable and is making millions of dollars in commercial, consumer and residential loans.

In spite of our local, state and national financial difficulties, the challenges in housing, small business lending and the talk about tight credit, this community bank is open for business. Bridgewater Savings Bank is here to support our customer's needs. We continue to provide customers with affordable loan products for the present and the long term.

While large banks and Wall Street continue to struggle, it's in times like these where community banks common sense approach to lending allows them to ensure credit remains consistently and widely available in good times and bad.

At Bridgewater Savings Bank we are weathering this latest crisis because the bank is well run, well capitalized and has sufficient liquidity to continue to loan to our customers.

We hope you will continue to utilize our lending services. If you haven't already, I encourage you to do so.

Sincerely,

A handwritten signature in black ink that reads "James C. Lively".

James C. Lively
President & CEO

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