



January 2010

Dear members of the Bridgewater Savings Bank and East Bridgewater Savings Bank communities:

It is my great pleasure as President of Bridgewater Savings Bank to announce the merger of Bridgewater Savings and East Bridgewater Savings Bank, our neighbor and fellow community bank. To all our customers, new and old, we say: "Thank you for being part of our Bridgewater Savings Bank community!"

The newly merged bank, which will be known as Bridgewater Savings Bank, will offer our full range of banking products and services at all ten branch locations by mid-May 2010. Our customers will have access to personal and business banking accounts, residential loans, retirement accounts and wealth management tools, as well as our convenient online banking services.

Existing Bridgewater Savings Bank customers will not see any changes to their accounts.

Current East Bridgewater Savings Bank customers will soon receive additional information by mail that will explain the changes that will occur because of the merger.

All customers will be glad to hear that you'll still see the same friendly, knowledgeable staff members at each branch office!

If you have any questions regarding the merger, or the new locations, products and services that will be available to you, please do not hesitate to drop by any branch office or call 800-356-8622. We will be glad to speak with you! Visit bridgewatersavings.com for up-to-date information.

Thank you for being part of the Bridgewater Savings Bank community. We value your business and look forward to meeting all your financial needs with the exceptional customer service you expect from your bank.

Sincerely yours,

A handwritten signature in black ink that reads "James Lively". The signature is written in a cursive, flowing style.

James Lively
President

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