

October 9, 2009

To our valued friends and clients,

Happy Anniversary! On **September 12, 1934**, over seventy-five years ago, Citizens was founded to meet the savings and home lending needs of the community by 13 business people in Hammond, Indiana. While we have grown over the years, and our network of Banking Centers now covers a large portion of northwest Indiana and southwest suburban Chicago, we still are here to meet the financial service needs of the residents and businesses who live and work in the communities we serve.

To commemorate the occasion, we have held celebrations in each of our Banking Centers over the course of the past few weeks, with cake, coffee, and goodie bags for all of the attendees. Over 1,800 guests attended celebrations held across our 23 offices, sharing in the festivities. Each Banking Center planned its own event: some had live music, some balloons and some served hot dogs. Our mascot, Magic the Bear, made a number of appearances. To date, 34 winners of \$75 coupons have reported in.

While each of the celebrations was memorable, the highlights for me included:

- Numerous recollections of Citizens providing that first home mortgage when no other bank or lender would.
- Many positive comments about our employees, their continued high service levels, their community involvement, as well as many other “feel good” stories about our team.
- Stories of my father (who would have celebrated his 95th birthday on the Bank’s anniversary) and his involvement and interaction with so many people.
- Vintage 1930s automobiles at the Tinley Park Banking Center celebration.
- The search for who has been the longest client of Citizens and its partners First Federal Savings of East Chicago and Suburban Federal Savings. The longest term client has been with us for 73 years (Suburban), 2nd was 71 years (Citizens), and numerous clients have been with us for over fifty years.
- One gentleman war veteran, who visited with me about his service in World War II in France and England, made me realize what is important as to our freedom, but also how these memories are being forgotten with age.

Twenty-five years after my father gave out business cards with a shiny new penny glued on the back, customers still fondly recall receiving them. Due to inflation, my version of the cards features the new presidential gold dollars. I was pleased to distribute several hundred of these coins over the course of the anniversary celebrations as my “thank you” for the years of loyalty and support. Although hearing “my girl friend is a customer too” might merit an extra coin, I was unable to satisfy the requests of those who said, “I have fifteen grandchildren.”

To all that participated, thank you! To those of you who were unable to make it, we want to take this opportunity to thank you as well for your loyal support of Citizens over the years. Although the parties have ended, we will continue to commemorate our 75th anniversary with special product offerings and recollections over the next several months.

As we look forward to serving our clients and communities for the next seventy-five years, the Bank is developing several new products including a great certificate concept, working to enhance communications, and planning to launch our 'new and improved' website.

As always, please let me know what more we can do for you. If you have a friend, neighbor, or relative who you think would benefit from doing business with Citizens, please refer them to me. And again, in closing, my sincere thanks. Whether you've been a client for seventy years or seven seconds, we appreciate the opportunity to serve you.

Personally yours,

tfprisby@citz.com

707 Ridge Road
Munster, IN 46321

ph: 219-836-2960
fax: 219-836-2950

