

# BANK OF MILLBROOK

*The Strength of Relationships*



## *A Message from our President*

Recent news of a few bank failures may have caused you to have concern about your deposits at our institution. The Bank of Millbrook has been a strong and stable institution since our founding in 1891. We serve the needs of our communities, not those of specialized industries or crypto currency companies. Our conservative strategies are reflected in our loan portfolio and investment portfolio.

The Bank of Millbrook remains strong — we are well capitalized and have substantial liquidity. Additionally, your deposits are insured by the Federal Deposit Insurance Corporation (FDIC). Learn more at <https://edie.fdic.gov/>

It is important for you to understand your deposits with Bank of Millbrook are safe. We have invested wisely and conservatively. Our loan losses are minimal, the duration of our investments are considered short term and we have a conservative loan-to-deposit ratio, well below our peer banks.

If you or someone you know have any questions or concerns, please contact us. We are happy to speak personally and in detail to put our customers concerns at ease. You are welcome to stop by any of our locations or call us at (845) 677-5321.

George T. Whalen III  
*President & CEO*

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AMENIA  
4958 Route 22  
845-373-7731

MILLBROOK  
3263 Franklin Avenue  
845-677-5321

PINE PLAINS  
2971 Church Street  
518-398-5500

STANFORDVILLE  
11 Hunns Lake Road  
845-868-7700