



195 Main Street, P.O. Box 565  
Salisbury, CT 06068-0565  
(860) 435-2581

March 2023

National Iron Bank has been in business for more than 175 years and we look forward to serving this special place that we call home for generations to come.

We are neighbors helping neighbors. National Iron Bank is well capitalized, with capital levels exceeding regulatory requirements. Moreover, we are conservative bankers that manage risk every single day by examining our balance sheet, the quality of our loan portfolio and the interest rate environment. In addition, we have options to expand our liquidity and capital if needed. We are safe and reliable.

We value the trust that every client places in National Iron Bank. As a member of the [IntraFi Cash Service<sup>SM</sup>](#), or ICS<sup>®</sup>, and CDARS<sup>®</sup> network of banks, each National Iron Bank client can access millions in FDIC insurance coverage conveniently, easily and securely at no additional cost.

Today, more than ever, it matters where you bank. Choose to bank with people that you know and trust, who you can talk to and who reinvests your deposits locally in the form of loans for the betterment of the community. We are your neighbors and are here to assist with any questions or concerns.

We value your relationship. Thank you for the trust that you place in National Iron Bank.

Respectfully,

A handwritten signature in blue ink that reads "Steven T. Cornell". The signature is written in a cursive, flowing style.

Steven T. Cornell  
President & CEO