

# 1w THE First National BANK OF Wyoming STRENGTH STABILITY COMMITMENT

During these times of economic uncertainty, we want you to know that as a customer of The First National Bank of Wyoming, you have entrusted your banking relationship and finances with a safe and sound financial institution.

The First National Bank of Wyoming's strength is indicated by our capital position. We are a "Well" capitalized bank with a capital ratio of 16.75%. We have an excellent performing loan portfolio that is envied by most. **We never participated in subprime or risky lending practices and have never solicited deposits from markets outside our own.** We've always been and continue to be focused on the quality of our balance sheet and will continue to never be solely focused on growth alone. First National remains highly liquid in funds for lending opportunities to the citizens and businesses throughout central Delaware. Our profit margins are strong with a return on assets of 1.56% as compared to our peer groups return on assets of 0.91%.

The First National Bank of Wyoming is a stable and sound financial institution. We've withstood the highs and lows of the nation's economy since 1909. We've served the financial needs of the communities of central Delaware during times of war and times of peace. We were here during the Great Depression era and during times of prosperity. We remain here today ready to serve the financial needs of our customers in this challenging environment. Our conservative management philosophy instituted by an involved local Board of Directors and dedicated management team has resulted in a very strong financial condition evidenced by us receiving the Bauer Financial Incorporated's "FIVE STAR" rating for the eighteenth consecutive year.

As we approach our 100<sup>th</sup> year anniversary, we are truly committed to our customers and communities. We value our relationship with you and the trust you have placed in us. We want you to feel safe and comfortable with us as your bank of choice. The conservative principles our bank has implemented throughout the years will help us to navigate the challenging times ahead. We are your Strong, Stable and Committed community bank.

Robert G. Faries  
Vice President and CFO

Joseph E. Chippie  
President and CEO

*Your community bank since 1909.*

## 1w THE First National BANK OF Wyoming

**DOVER**  
800 S. Governors Ave.  
(302) 674-3666

**SMYRNA**  
28 Deak Drive  
(302) 653-6500

**WEST DOVER**  
1006 College Rd.  
(302) 678-2777

**HARRINGTON**  
7 Commerce St.  
(302) 398-3232

**WYOMING**  
120 W. Camden-Wyoming Ave.  
(302) 697-2666

**CANTERBURY**  
105 Irish Hill Rd.  
(302) 284-3201

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1-866-730-2244



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