



Julieann Thurlow, *President and CEO*

# Responsible Banking

## A tradition of responsible banking since 1886

Financial institutions around the country may be making headlines, but I'm proud to announce that at Reading Co-operative Bank it's business as usual.

Reading Co-operative Bank is a community bank, founded in 1886 on the principle that profit and growth go hand in hand with responsible banking and service to the community.

For example, when we make home loans, we work closely with our borrowers to help them purchase homes they can afford in the long run. In 2008, we invested over 60 million dollars in home mortgages and business loans, and we stand behind our loans, owning and servicing every mortgage we write.

We are also careful stewards of the savings entrusted to us by our depositors, insuring every account 100%, whether the balance is \$100 or \$10,000,000. And, we offer a wide variety of services at highly competitive rates.

By every measure, we have been successful. Our 2008 operating results exceeded budget by 13.3%, we've enjoyed double-digit growth in our assets, loans, and deposits, and we recently added a successful new branch in Woburn. It's no surprise that Bauer Financial, Inc. has honored us with the Five-Star Award for Excellence for the 70th quarter running.

Our success is rooted in our tradition of service to our customers and our communities, proving that responsible banking can be rewarding. Call us at 781.942.5000, or visit one of our branches in Reading, North Reading, Wilmington, or Woburn to find out how we can help you reach your financial goals.

**READING**  
**WILMINGTON**  
**NORTH READING**  
**WOBURN**

**781.942.5000**  
*Connecting all offices*

**800.698.6962**  
[www.readingcoop.com](http://www.readingcoop.com)

**Reading**  
**CO-OPERATIVE BANK**

MEMBER FDIC MEMBER SIF  
EQUAL HOUSING LENDER