

# Building Customer Loyalty...

...resulted in additional loans, but has also allowed us to cross-sell other products and services...



**MASCOMA  
SAVINGS  
BANK**

Incorporated in and mutually owned since 1899.

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LARRY ROACHE  
CONTINUITY PROGRAMS, INC.  
PO BOX 28  
WHITMAN MA 02382

Dear Larry:

Thank you for stopping by to discuss our Management Summary Report for 2005. What a great tool! Mascoma Savings Bank values its reputation and we strive to ensure that we exceed the expectations of our customers. The survey results help us determine how we can leverage our strengths, increase loan production, and continue providing great service.

Mascoma Savings Bank sets high standards. The survey results help us grade both the department's performance and the performance of our individual lenders.

The referral tool is also extremely valuable. Not only has it resulted in additional loans, but has also allowed us to cross-sell other products and services. Recently our investment department established a large account due to a Continuity Program referral!

Keep the referrals coming! We look forward to future success thanks in part to the Continuity Program!

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard Kozlowski". The signature is fluid and cursive, written over the printed name.

Richard Kozlowski  
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Residential Mortgage Lending Manager  
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