


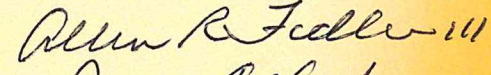
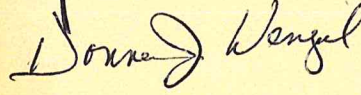
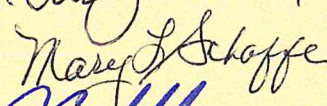
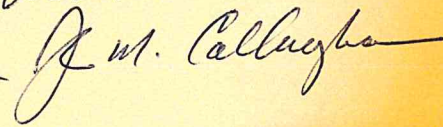
# Our Declaration Of Independence

We, the Directors of The First National Bank and Trust Company of Newtown reaffirm our commitment to this Bank's continuing independence.

Since 1864, The First National Bank and Trust Company of Newtown has functioned as a Community Bank dedicated to customer service, employee fulfillment and shareholder value. The deposits entrusted to us are reinvested into the economy of the local communities we serve.

We intend to remain independent and ensure that your deposits will not be used to support loans made away from our service area—a use of your funds which would serve neither you, nor your community.

Our commitment to the continuing independence of The First National Bank and Trust Company of Newtown is re-attested to by the Bank's Directors for all to consider.

 J. Eric Johnson  Allan R. Feller  
 Donna Wenzel  Mary Schaffer  J. M. Callaghan  
