

03/15/2023

Dear Valued Customer,

Considering the recent news concerning the closures of Silicon Valley Bank and Signature Bank by the FDIC and other US regulators, we want to reassure you of the confidence that you have placed in The Maries County Bank. For over 120 years, The Maries County Bank has been focused on being a trusted community bank. We will continue to focus on conservative financial management practices that keep our capital and reserves well above industry averages. The Maries County Bank is well diversified and very liquid with a loan to deposit ratio of 61%. The Maries County Bank once again has been rated a 5-star bank by Bauer Financial, Inc. indicating that we are one of the strongest banks in the nation. The specific reasons for the failure of both Silicon Valley Bank and Signature Bank do not apply to The Maries County Bank.

Again, we thank you for the trust and confidence that you place in us every day. If you have any questions, please do not hesitate to speak with anyone on our team. We are always available and look forward to continuing to serve you.

Sincerely,

Terry Helton President/CEO

