

We are here for you!

October 2008

Dear Customers:

The current turmoil in the financial services industry has many people on edge. The advent of the round-the-clock, seven-day-a-week news cycle has only heightened the strain on people.

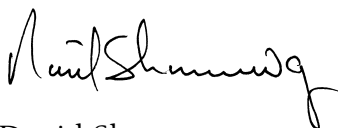
Amidst the turmoil, we want you to know that we are here for you. One of the great values that a community bank like First National Bank of Northfield provides to its customers is a commitment to not only safeguarding your assets, but also working with you to plan for the future. *We want you to know that we are wholly dedicated to continuing our partnership with you.*

“At the heart of Northfield since 1872” is more than a slogan to us. We will continue to serve as a key lifeline to all of our customers that look to us for service and support. In our 136 years, we have weathered it all. We’ve seen Jesse James come and go. We’ve experienced the stock market crash of 1929. We’ve survived the Great Depression. We’ve lived through a couple of World Wars, Vietnam and terrorist attacks... and so much more. Through it all, we’ve been there for our customers. And we will continue to be here, ready to meet your financial services needs.

- *Is your money safe at First National Bank of Northfield? Absolutely – our capital position is strong, and your deposits are further protected by FDIC insurance.*
- *Are we continuing to loan money to credit-worthy businesses and individuals? Without a doubt... please stop in or make an appointment with one of our officers.*

On behalf of everyone at First National, thank you for your continued business and partnership. It is our privilege to serve you.

Best Regards,



David Shumway
Chief Executive Officer



Timothy J. Viere
President

DOWNTOWN
329 Division Street
507-645-5656

SOUTH
1611 Honey Locust Drive
507-664-0820

MOTOR BANK
529 Division Street
507-645-5673