

October 21, 2009

Dear bankcda Customers and Friends:

Many of you have asked how bankcda is faring during the current “financial crisis.”

bankcda is “weathering the storm.” Despite challenging economic conditions, bankcda has independently maintained its strong capital position; the Bank did not participate in the U.S. Treasury Troubled Assets Relief Program (TARP) Capital Purchase Program. I am pleased to report that bankcda is well capitalized with our Sept. 30, 2009 Tier 1 capital ratio to assets at 10.17 percent and Total Risk-Based Capital to Risk-Weighted Assets at 13.04 percent.

bankcda has always taken a conservative approach to community banking. As of June 30, 2009, our Bauer Financial Rating was “Excellent.” Almost without exception our loyal customers live and work in our local market area. We know our customers and desire to maintain a long-term relationship with each one in contrast to large widely-flung financial institutions that often treat their customers anonymously. We remain committed to actively seeking deposit accounts and making loans to support the long-term economic vitality of our community.

Please remember that your deposits are insured by the FDIC up to at least \$250,000 per depositor through Dec. 31, 2013. No depositor has ever lost a dollar of FDIC insured funds. Along with all banks, we have had to pay increased depository insurance assessments to replenish the FDIC deposit insurance fund.

Our continued success is only possible through our outstanding employees who are committed to excellent service every day. We will continue to take a safe and sound approach to managing our business risk and serving you, our loyal customers. Our operating philosophy is to focus on genuine, long-term relationships that are founded in our local community. Banking with people we know creates a sense of meaning and is forged through mutual trust and fairness.

As always, thank you for your support and please feel free to contact any of us anytime! It is a privilege to be your bank.

Sincerely yours,



Max J. Faller
President and CEO