

Dear Valued Ambler Savings Bank Customer,

Change often brings opportunity. Over the last several years, Ambler Savings Bank has made many changes. We've added new products and services, constructed a new headquarters in the heart of Ambler, and increased our support to the many communities we serve. This year brings more change – a merger with Bally Savings Bank. I'd like to tell you how these changes provide you with more opportunities.

Bally Savings Bank Merger

Bally Savings Bank with its one office in Bally, PA merged with and into Ambler Savings Bank. We will continue to be headquartered in Ambler, continue to be a depositor-owned community bank, and continue to be independent for many more years. There will be no disruption of service and no change in personnel.

On October 10, 2017, we will begin operating our first Berks County office as Bally Savings Bank, a Division of Ambler Savings Bank. As a customer of Ambler Savings Bank, you will be able to conduct transactions at the Bally office as you would at any other branch office. The office will continue to be managed by a banker with forty years of experience and staffed with people who will provide you with the same quality service you have come to expect from us.

This merger strengthens the bank and helps ensure our ability to continue to operate independently. It is no secret that the banking industry is rapidly consolidating. As the costs to comply with new laws and regulations increase sharply, many smaller financial institutions simply cannot survive. Although we believe bank mergers will continue, we are well positioned to defy this trend. We have no plans to "sell out" and are passionately committed to remaining an independent community bank.



Supporting Our Communities

Your loyalty allows us to give back generously to the communities we serve. Over the last five years, we have donated over \$300,000 to support local public education assisting the school districts of Wissahickon, Upper Dublin, Methacton, Perkiomen Valley, Spring-Ford and others. In 2015, we began a multi-year commitment to support the Center for Autism, the oldest autism treatment center in the country. Our trustees and employees volunteer their time in various civic groups such as the Rotary Club, the Lions Club, the Kiwanis Club, Ambler Main Street, and multiple volunteer fire-fighting companies. In addition, we are very proud to support the Ambler Arts & Music Fest held annually in June and the annual Ambler Kiwanis Club Fireworks display celebrating Independence Day. To learn more about our community impact, please follow us on Facebook.



Investing in the Future

For over 140 years, we have provided safe and reliable solutions delivered by knowledgeable and caring bankers. No matter what the future brings, you can always expect to deal with great people whenever you call or visit our offices. In recent years, we have heavily invested in new technology to provide products that give you convenience and mobility. Our online and mobile platforms allow you to bank whenever and wherever you want. Our partnership with MoneyPass® grants you access to over 33,000 surcharge-free ATMs across the country.

We have also added multiple services to handle your business banking and borrowing needs. For a more complete description of all that we can do for you, visit us at www.AmblerSavingsBank.com, call us, or stop by one of our offices.



Thank You for Your Trust and Loyalty

One thing that has not changed for Ambler Savings Bank is our appreciation for your trust and loyalty. Thank you for choosing us to be your bank and for trusting us for over 140 years to provide the quality service you have come to expect.

Warmest regards,

Roger Zacharia
President and Chief Executive Officer

