



Dear NewBridge Bank Customer,

We have all watched and read the sobering news about the economy in general and the mortgage market in particular.

The financial industry is being reshaped as several major banks and investment firms have been forced to give up their longstanding independence in order to satisfy their credit obligations.

A financial institution is only as good as the choices it makes. That's why, as one of the state's leading community banks with operations dating back to 1910, we want you to know NewBridge Bank has made the decisions that have kept our customers secure for generations.

We firmly believe that financial success begins with integrity, and this principle is reflected in our continued strength and stability.

NewBridge Bank is well capitalized and does not own a single share of Fannie Mae or Freddie Mac stock. We have a solid balance sheet that is the result of a disciplined approach to our business, and we intend to keep it that way.

At NewBridge Bank, your deposits are safe and secure – and insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC has recently increased its deposit-insurance coverage and our NewBridge Bank representatives can assist you with any questions regarding your accounts and their coverage. Additional information for the FDIC can be found at www.fdic.gov.

If you have any questions about your accounts or any other aspect of your banking relationship, please don't hesitate to call any of our branch offices.

Thank you for your trust in NewBridge Bank. I promise you that we will continue to work hard to earn it.

Very truly yours,

Pressley Ridgill

Pressley Ridgill,
President & CEO
NewBridge Bank


Your Way Forward
**NEWBRIDGE
BANK**

www.newbridgebank.com

MEMBER
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