

## *Timeless Tradition*

On the eve of our 125th birthday, which we will celebrate in 2009, Oxford Bank will soon be reaching a very historical accomplishment. One hundred and twenty-five consecutive years of providing banking services is a feat few banks in Michigan, or elsewhere can match. It is also a milestone only a small number of businesses of any kind have achieved.

Over the years, we've seen the shifting tides of the economy bring prosperity to Oxford Bank customers and the residents of southeastern Michigan. We have also witnessed the effects of more challenging economic forces on the area – including the Great Depression.

As a true community bank, the fortunes of Oxford Bank move in step with the health of the local economy. As you know, we invest in the community, its businesses, homes, and people. In both prosperous and in challenging times, Oxford Bank's earnings are a reflection of the local market. We intend to weather the current economic slowdown, like we always have, by adhering to safe and sound banking principles.

A couple of years back when we chose our new company slogan, "You're important to us," we did so because we thought it accurately reflected one of the core principles of the Bank – dedication to our customers. We are a bank committed to serving local people and improving the quality of their lives. The economic vibrancy of the area, the safety of our neighborhoods, the health of our schools, and the sense of community spirit, are all important to us.

Despite the challenges many may be facing now, Oxford Bank will carry on its support of the communities in which our customers live, work and play, now and for the next 125 years. That means the public will continue to see our people involved and feel our financial support for important charitable causes, such as the American Cancer Society's Relay For Life, the United Way, the Michigan Humane Society, The Susan Komen Breast Cancer Foundation, Meals on Wheels, Haven, Hospice of Michigan, the American Red Cross, Crossroads for Youth and others.

**We are proud of our longstanding banking heritage and  
timeless tradition of providing financial and community support  
to the neighborhoods we live and work in.**



**OXFORD BANK**  
*You're important to us.*



