



April 17, 2009

Dear Valued Client,

With a troubled economy in the news and uncertainty in the air, you may have concerns about the financial institutions with which you do business. While First Command has felt the impact of the downturn in the economy, I want to assure you that First Command Bank should not be one of your concerns. Here are several reasons why:

- First Command Bank did not engage in high-risk lending and other activities that have weakened or closed other financial institutions. Avoiding these activities has enabled us to stay on firm financial ground in the current economic environment.
- First Command Bank is well-capitalized. Our capital ratios exceed thresholds established by regulators. In addition, we have more than \$200 million in excess liquidity to lend to clients.
- First Command Bank has loan delinquency rates well below the industry average. We attribute this to conservative lending practices combined with a disciplined client base that is committed to pursuing their personal financial well-being.
- Finally, due to our financial strength, First Command Bank has not taken any funds provided by the recent TARP “bailout” legislation.

Through a personalized approach designed to provide appropriate financial solutions for each client, we’ve grown consistently over the last 12 years. And we anticipate continued growth and profitability this year. Our goal is to continue to strengthen First Command Bank through enhancements that improve efficiencies and control costs while at the same time providing the tools to make managing your everyday finances easier—like Deposits On Command™ and electronic delivery of statements and notices.

All of us at First Command Bank thank you for your trust in us. Should you have questions, please call us at 888.763.7600. Please know that we’re working hard every day to deliver the value, convenience and service you expect and deserve—and we look forward to delivering this level of service to you for many years to come.

Sincerely,

A handwritten signature in black ink that reads 'David'.

W. David White
President
First Command Bank

