



June 17, 2009

Dear Customers:

Effective July 6, 2009, Patriot Bank Minnesota is changing our hours of operation.

New drive-thru hours will be:

**Monday-Friday from 8:00 a.m. until 6:00 p.m.**  
**Saturdays from 9:00 a.m. until 12:00 p.m.**

The drive-thru will no longer be open at 7:00 a.m. Monday-Friday or 8:30 a.m. on Saturdays.

The lobby hours will be:

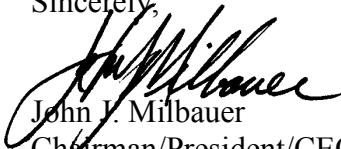
**Monday - Friday from 8:30 a.m. until 5:00 p.m.**  
**Saturdays from 9:00 a.m. until 12:00 p.m.**

We are making these changes as the customer traffic coming through the drive-thru has slowed substantially as more of our customers are using Electronic Banking Methods and ATM Services.

We apologize in advance for any inconvenience this may cause and we look forward to continuing to meet your banking needs.

Should you have any questions concerning this, please do not hesitate to contact me or any of the staff members of Patriot Bank Minnesota.

Sincerely,



John J. Milbauer  
Chairman/President/CEO

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