

DOUGLAS P. SCHMELTZ VICE PRESIDENT

November 16, 2001

Mike West Co. 21 Second Avenue Danbury, CT 06810

Dear Mike:

The enclosed photocopy represents a newspaper ad that appeared in the New Milford "Spectrum" on Friday, November 9, 2001. This was Union Savings' way of recognizing all the companies who performed admirably on this project and helped make the Route 202 branch a complete success. Your company's contribution to this long awaited bank opening was greatly appreciated.

We here at Union Savings will look forward to working with you and your firm in future projects. Thank you again for all your hard work and patience.

Sincerely,

Douglas P. Schmeltz