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**FAIRFIELD FIRST SELECTMAN FLATTO CUTS THE  
OPENING DAY RIBBON AT THE BANK OF FAIRFIELD:  
PERSONAL BANKING RETURNS TO THE COMMUNITY**

FAIRFIELD, CT, Sept. 9, 2008 – The Bank of Fairfield officially opened today, with Fairfield First Selectman Ken Flatto and other community dignitaries noting that it is Fairfield's first community based bank.

“It is wonderful to have a local hometown bank in Fairfield with people who understand the community. That is what will allow The Bank of Fairfield to flourish,” Flatto said at the ribbon-cutting ceremony today.

Jason Hyde, chairman of the Board of Directors of the Fairfield Chamber of Commerce, said, “Judging by the staff we have met at the bank, I know it will be a success. You are taking banking back to the way it was, where bankers know the names of their customers.”

“On behalf of the 450 businesses that are members of the Fairfield Chamber of Commerce, I want to congratulate The Bank of Fairfield,” Hyde added.

During today's ceremonies at the new bank, located at 2248 Black Rock Turnpike (near Trader Joe's and Blue Tulip), bank president Robert G. Cocks, Jr. presented a check for \$2,500 to Operation Hope.

“As Fairfield's hometown bank, our mission is to provide an exceptionally high level of personal service,” Cocks said. “Moreover, our objective is to add value to the community through involvement with local organizations like Operation Hope.”

“We are thrilled and greatly appreciative of the generosity of The Bank of Fairfield, supporting our mission,” said Atty. Joel Z. Green, chairman of the Operation Hope Board of Directors. “We wish them tremendous success.”

The mission of Operation Hope is to offer innovative solutions to homelessness through a comprehensive array of services in the community.

As part of the opening, the bank initiated a free drawing for a first prize \$500 savings account and twenty-five \$25 accounts. Individuals can enter the drawing through the end of September.

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“Many individuals and small business owners struggle in their dealings with impersonal, out-of-town institutions,” said Merrill Jay Forgotson, chief executive officer of the new bank. “We are offering an alternative. We will take the time to understand customer needs and will help to provide them with financial solutions so they can succeed.”

The bank now is offering a special 6-month certificate of deposit with a 4.00% annual percentage yield for any new Bank of Fairfield checking customer. The bank is also providing a full range of banking and lending services -- with all loan decisions made locally. In addition to personal loans and residential mortgages, the bank’s experienced commercial lending team will serve businesses throughout Greater Fairfield.

In the last quarter of 2008, The Bank of Fairfield will open a second office, which will serve as the bank’s headquarters, at 2150 Post Road in Fairfield.

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