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Willow Financial BANK

August 10, 2007 ***Marketing Communications***

Willow Rewards Has Arrived!

Willow Financial Bank's referral program set to kickoff August 15

You've heard it was coming… now it is finally here. Willow Rewards, the referral incentive program for Willow Financial Bank employees, has arrived. Willow Rewards is your chance to earn extra cash for spreading the word about the great services of Willow Financial Bank and contribute to the bank's success.

Here are the products that can help put some extra cash in your pocket and some tips to identify a potential referral:

- **BeneServv Referral**
  About the product: BeneServ products are geared towards businesses with up to 1,000 employees and provide health insurance to those employees.
  What to watch for: Refer a business owner who is looking to offer health benefits to employees (new or established businesses) or refer a current business owner who is currently offering benefits but would like to do it for free.
  Payout for you: Bank employees who refer business to BeneServ, our group benefits company, will receive 5% of the first month's premium.

- **Mortgage Referral**
  About the product: Mortgage products are for first-time homebuyers, individuals moving to a new home or for someone refinancing their current mortgage.
  What to watch for: Does the person currently rent or own their home? Are they new to the area? Are they paying a high interest rate and looking to refinance? Are they looking to buy a new home at this time or in the near future?
  Payout for you: Bank employees who refer business to our mortgage division will receive $100 when the loan closes

- **SBA Referral**
  About the product: Patriot Express loans integrate all of the SBA's programs and services and are specifically offered to veterans, members of the military community and their spouses who wish to establish or expand small business.
  What to watch for: Keep an eye out for individuals who are serving in the military or have served in the military and are considering starting or expanding their own business. Spouses are also eligible for the program.
  Payout for you: Bank employees who refer veterans, active-duty service members or reservists for a Patriot Express loan will receive $100 when the loan closes.

- **Wealth Management:**
  About the product: Wealth Management products are for individuals who have estate concerns and want to maximize their tax benefits or keep money in their family. Our staff can help establish mechanisms that benefit an individual or an organization.

What to watch for: Key words for which to listen during conversation include: retirement, estate settlement, new job and marriage. Generally these clients have large deposit balances and may have a household income greater than $250,000
Payout for you: Bank employees who refer business to our wealth management division will receive 15% of the first year's fee.

- **Community Plus Program Referral**
  About the product: Community Plus program enables 501(c)3 non-profit organizations to receive an annual contribution from Willow Financial Bank based on the balances in registered Willow Financial Bank personal accounts owned by organization members. Currently, the program is focused on churches, synagogues and private schools.
  What to watch for: Speak with private schools, churches and synagogues you currently attend. Don't hesitate mentioning this product when they solicit you for their annual fundraising campaigns.
  Payout for you: Bank employees who refer a non-profit organization for our Community Plus program will receive $100 when the organization opens its operating account.

- **Municipal Checking Account Referral**
  About the product: This is an interest-bearing deposit account with an interest rate that is adjusted daily using the fed fund rate as the index. It is designed primarily for cities, townships, boroughs, county offices and public school districts.
  What to watch for: Stay in touch with people who work for a city, township, borough, county office or public school. They will be the person to whom our representatives would speak.
  Payout for you: When an employee refers a not-for-profit deposit account for a municipality, the employee will receive $100 when the account is opened.

Start Date:
The program kicks off on Wednesday, August 15. On November 30, the department with the most closed referrals per employee will receive free lunch and each member of the department will receive a $100 American Express Gift Check. The contest will renew every three months.

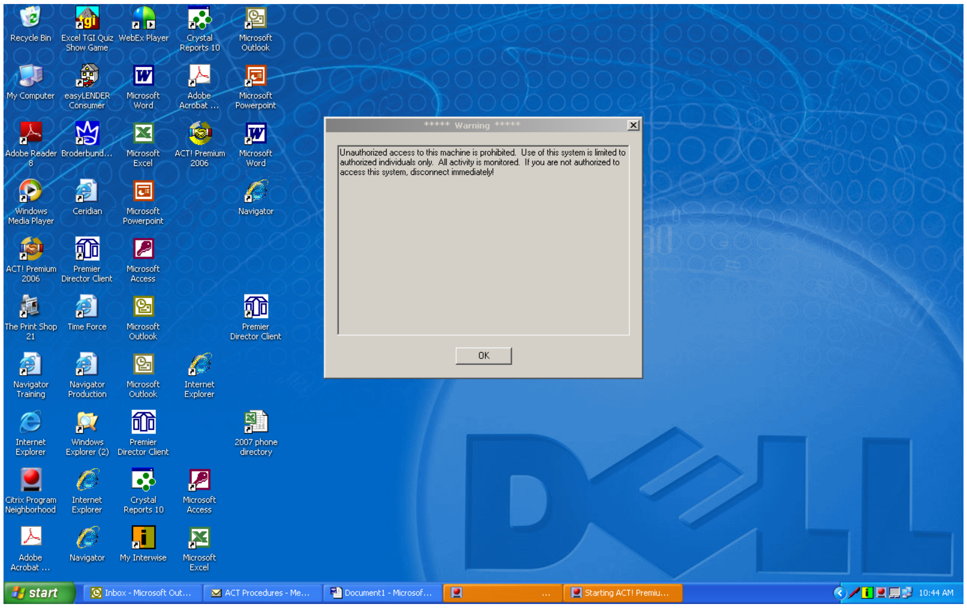
Special Bonus:
With a minimum of six successful referrals, an employee will be eligible for the Willow Rewards Bonus to celebrate the end of the fiscal year. The top-performing employee will receive an additional $2,000. Second place will receive $1,000 and third place will win $500.

Program Rules and Eligibility:
All full- and part-time Willow Financial Bank employees who do not currently participate in an incentive program are eligible. All eligible employees must have a "satisfactory" rating at the time of payout. Rewards recipients will be notified prior to payout, which is at the second pay period of the quarter following the close of the referral. All rewards payouts are subject to applicable taxes, and, the reporting of such, are the responsibility of the recipient. Payouts cannot be split among more than one recipient. All referrals are subject to verification. The final determination of winners is the sole responsibility of the Incentive Committee.

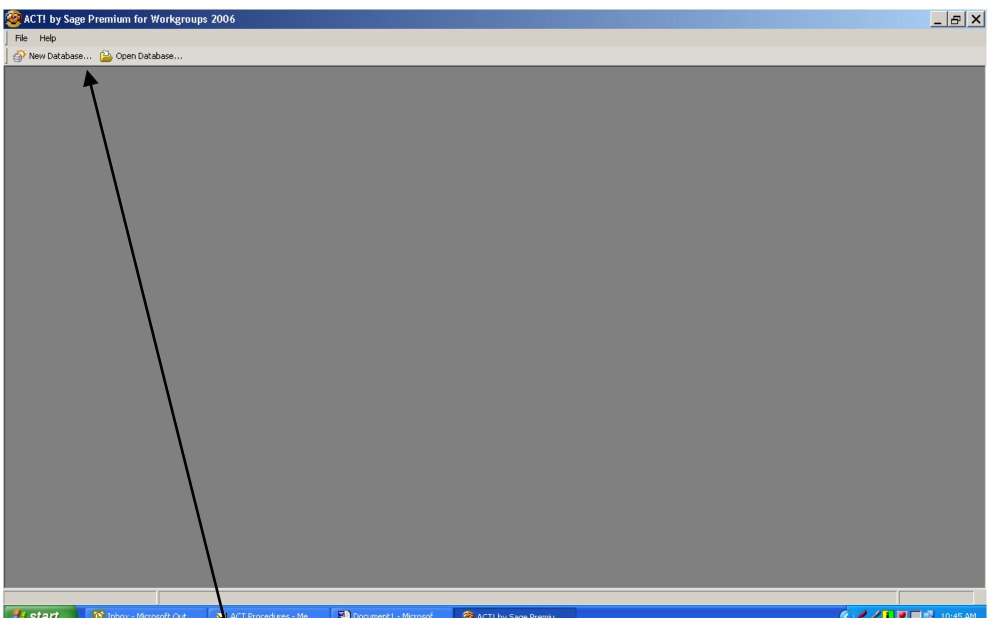
Questions and Instructions:
If you have any questions about the program, see your manager or contact the marketing department via e-mail at **DEPT – Marketing** in Outlook.

Step-by-step instructions for signing on to ACT for referrals and for submitting a referral in ACT can be found on the following pages.

First Time Sign on to ACT for Referrals

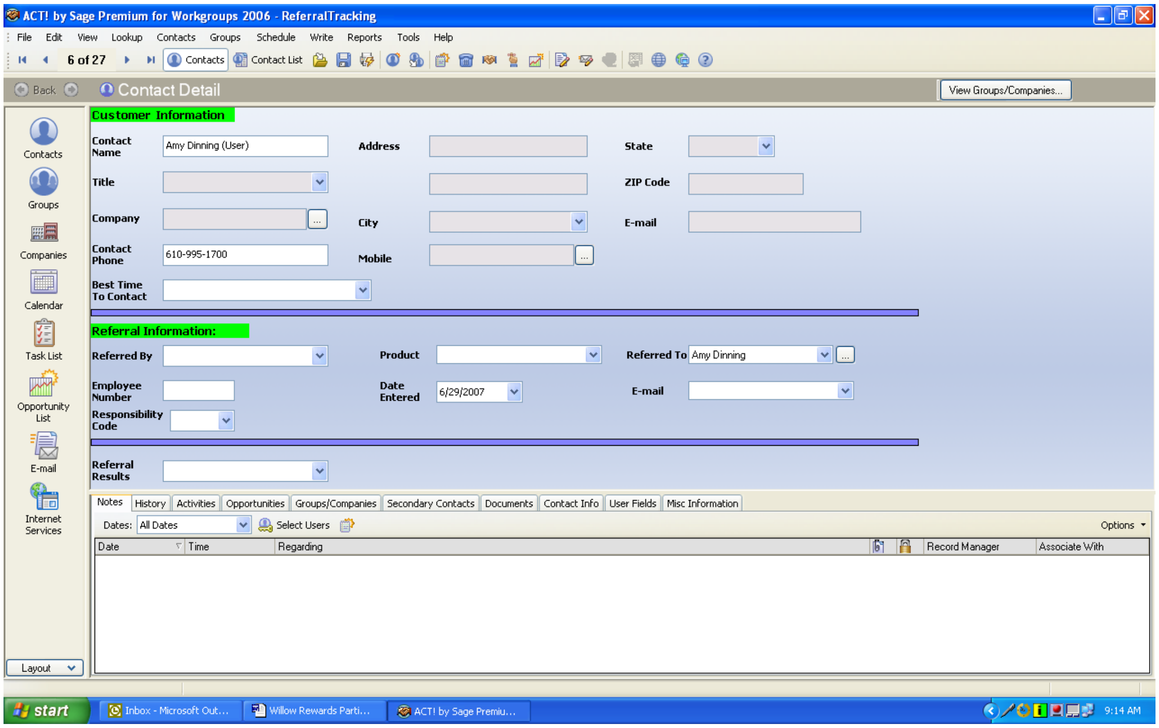


1. Double click on the icon for the referral database.
2. When the grey Citrix box comes up, click on OK.

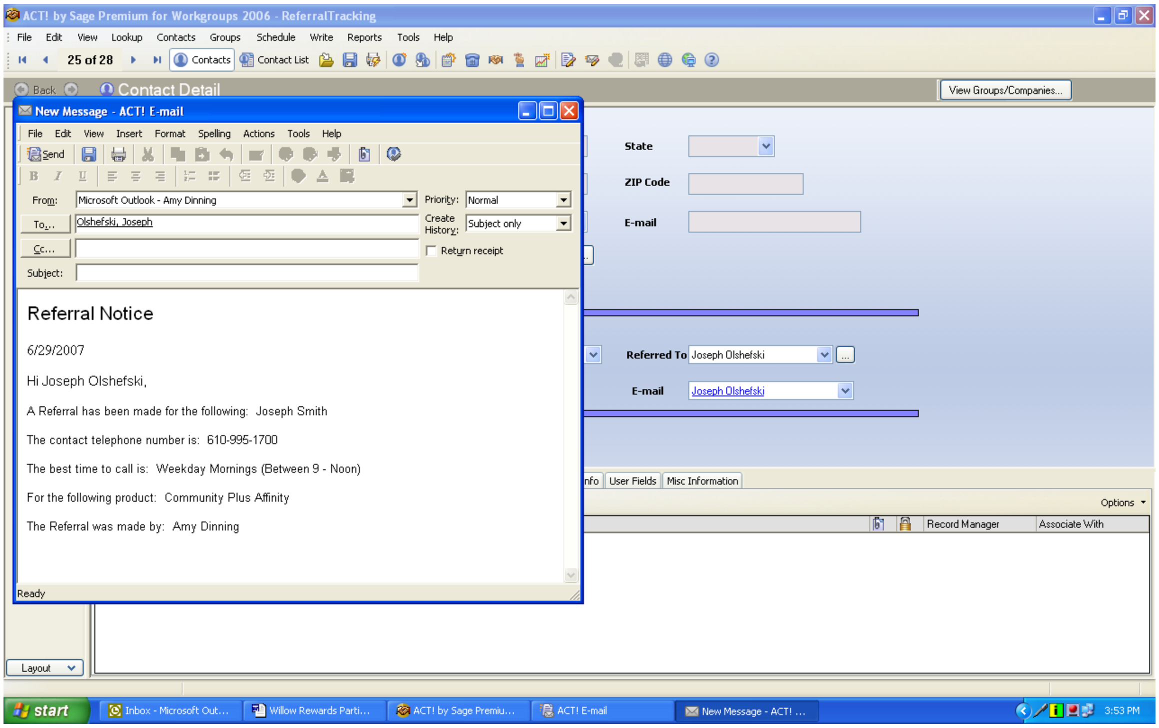


3. When ACT opens, it will prompt you to select the database you want to open.
4. Click on open database.
5. Type this link [\\actsvr\ReferralTracking-database files\ReferralTracking.pad](\\actsvr\ReferralTracking-database files\ReferralTracking.pad)
6. Log on to ACT with your first name and then a space and your last name. Leave the password blank the first time you log in.

How to Enter a Referral in ACT



1. Double click on the shortcut to the referral database on your desktop.
2. Enter your first name, a space and then your last name in the user field. The first time you sign in, leave the password field blank and click OK.
3. Go to the file menu – “set password” and leave the current password blank and type your new password in twice. Your password will not change for ACT.
4. The first screen that appears is your contact information in ACT. **DO NOT** type in this screen.
5. Choose “new contact” from the contact menu.
6. Enter the name of the customer or prospective customer in the contact name.
7. Enter any information you have regarding the customer or prospect (i.e. title, company, address, e-mail address). Entering a telephone number is required. It is also helpful to enter the best time to contact them.
8. Choose your name from the “referred by” drop down list.
9. Choose the product that you are referring from the “product” drop down list.
10. From the “referred to” drop-down list, choose the name of the person to whom you are making the referral.
11. Enter your employee number in the employee number field.
12. Enter the date.
13. In the “e-mail” drop down list, choose the name of the person to whom you are making the referral.
14. Choose your name from the “responsibility code” drop down list.



15. Click on the name of the person underlined in blue in the e-mail field. This will create an e-mail to that person. Type the word “Referral” in the subject field of the e-mail and send the e-mail.
16. You will receive an e-mail within 24 hours acknowledging that the referral was received. You will receive a second e-mail when a meeting is scheduled with that customer or prospect. You will receive a final e-mail indicating the results of the meeting.