

Of Local Interest

Banking and Money Management News from Settlers Bank of Marietta

From the President

Dear Friends,

As the president of a community bank, my responsibilities are distributed among our valued customers, our employees, our shareholders and, to a greater extent, our community. For more than 20 years now, we've maintained a steady course in support of our original mission of being the best local bank we can be. You have rewarded us with your business and your trust, and you have shared with us your dreams for home, family, business and so much more.

In one sense, then, we at Settlers Bank have been preparing for a year like this since we were founded. Despite the forces of an unseen virus, a contentious political climate, a sequence of false starts in education, business, the arts and even going out to dinner, we've found ourselves today still standing, somehow, and still as resolute as the pioneers who waded through an April Ohio River mud in 1788 to set up America's first organized settlement in the Northwest Territory.

We don't have to look far to find the inspiration we need to persevere as they did. We need only to look back to their experiences, their vision, their challenges and their optimism based on their faith in God and the promise that good things were to come. And good things did come. We are living in the framework of their dreams. We are again living their story in the same place, but in another time with TV and take-out whenever we need it.

As your community bank, we view this year as an opportunity to prove what we've known all along: We're tough, resourceful, optimistic, compassionate and we take care of each other. All of us at Settlers Bank have shared in the same experiences as you. You don't have to explain a thing to us. As we go forward, we'll be here for you, grateful for the chance to show you what we can do together.

Merry Christmas!

Donn Schafer

President and CEO




BENCHMARKS

Sept. 30, 2020 Totals:

Loans	\$	89,490,465
Deposits	\$	114,756,595
Shareholders' Equity	\$	19,308,313
Assets	\$	135,574,577



HERE'S TO A YEAR OF

Grateful Hearts

AND LOOKING FORWARD

We've known tough times for more than 200 years. We've always come back. As we say goodbye to empty seats and 2020, we give thanks for what we've had in the past, and for what we will have again.



STANDING OVATIONS



SHAKING THE EARTH



STEALING HOME



THROWING CANDY



GROWING UP



Photography courtesy of the Washington County CVB, Marietta College, Peoples Bank Theater and Warren Local Schools.

MERRY CHRISTMAS?
You bet.

Banking Services

- 24-hour ATM
- ATM Card
- Ample Free Parking
- Business Banking
- Business Loans
- Certificates of Deposit
- Coinstream® System
- Commercial Real Estate Loans
- Consumer and Auto Loans
- Electronic Statements
- ID TheftSmart™
- Imaged Statements
- Interest Bearing Deposits
- Lines of Credit
- Merchant Services
- Mobile Banking
- Mobile Check Deposit
- Mortgage and Equity Loans
- Online Banking
- Personal and Business Checking
- Remote Deposit Capture
- Savings Accounts
- Touch-Tone® Banking
- Visa Debit Check Card

Our Board of Directors

Neil R Wynn
Dan S Stephan Jr
Richard A Spindler
Louis G Stephan III
Robert W Chase
Steven C Hall
Donn R Schafer

Our Officers

Donn Schafer
President, CEO and CFO

Donna Perine
Senior Vice President

Steven Hall
Senior Vice President

Deanna Long
Vice President

Tina Adams
Vice President

Martha Kellar
Assistant Vice President

Jeri Nine
Assistant Vice President

Elizabeth Silvus
Assistant Vice President

Laura Miller
Corporate Secretary and Marketing Director



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Hours Monday – Friday Saturday
Lobby 8:30 AM – 5 PM 8:30 AM – Noon
Drive Thru 8:00 AM – 6 PM 8:00 AM – 1 PM



Member FDIC