



Dear Valued Customer,

We are pleased to announce that beginning this February The Bank of Kremlin will be changing our name to Cowboy Bank. The current name has served the bank well since 1900 when the original charter was established in Kremlin, OK. Over the years Bill, Bob, and Jerry discussed a name change several times as the bank grew and established branches outside of Kremlin. The right name never seemed to present itself until recently. We believe Cowboy Bank is a name that pays tribute to the good people of the Midwest -- people with grit, work ethic, integrity, and American spirit.



The Cowboy Way knows no gender, race, nor demographic; it is the American model of a deliberate and honest life.

- Your word is your bond.
- Demand square dealings.
- Do what you say you will do.
- Don't make excuses.
- Be generous.
- Be loyal.
- Take pride in your work.
- If it's not yours, don't take it. If it's not true, don't say it. If it's not right, don't do it.

There will be no changes that affect the way you currently do business with the bank. Your checks, debit cards, and accounts will be honored by the bank and require no changes. We are the same locally owned bank, and the same friendly staff will continue to serve your banking needs. We look forward to serving you in the years to come!

Sincerely,
The Cowboy Crew

