

A message from the President & CEO of



Valued Members:

With the recent news of certain large Commercial Bank failures in California and New York City, people are asking “Is my money **SAFE** at my Hometown Bank, Carthage Savings?”

The short answer is **YES....**

Your money is **SECURE, SAFE and SOUND!**

Carthage Savings’ business model is not structured like the banks that failed. Carthage Savings’ balance sheet consists of 1-4 family residential loans, consumer deposits, and a small amount of commercial deposit accounts.

Your deposits at Carthage Savings are covered by Federal Deposit Insurance Corporation (FDIC) and are insured up to \$250,000 per individual depositor. No one has ever lost a single cent of insured deposits.

As a Mutual Association, Carthage Savings is owned by our valued depositors. Our Management Team and the Board of Directors understand that our depositors want a **SAFE, SOUND and SECURE** institution with reasonable returns.

For the past 135 years, our mission at Carthage Savings has been committed to providing quality financial services, that exceed our members’ expectations, while enhancing the communities we serve.

We are truly grateful for your support, which is evidenced by our continued success. We look forward to continuing our relationship and serving your needs in the future.

Please feel free to reach out to myself or any member of our team with any questions you may have.

Thank you.

Dale A. Klock  
President & CEO

