



Part of your community, part of your life.



Dear Customers and Friends,

It is with great honor that I serve as only the 6th President in the 130+ year history of Security Savings Bank. Under the leadership of my predecessors, Stan Jenks and Ralph Whiteman, as well as our Board of Directors and dedicated staff, Security Savings Bank has established itself as a respected financial partner to the Warren and Henderson County area over the past century. Throughout our institution's history, we have built our foundation on the principles of honesty, integrity, customer relationship, and community involvement.

Now as we have moved into the 21st century, we see rapid consolidation in our industry with banks changing ownership, and a continued race to technology. Security Savings Bank remains a solid fixture in the Warren and Henderson County communities. Our strong fiscal management has allowed us to continue to grow profitably while maintaining safety and soundness for our customer's assets, and provide new technology and product delivery methods to create greater customer convenience.

Let me take this opportunity, on behalf of our Board of Directors and our outstanding staff, to invite you along as we continue this journey. Whether you are an existing customer, or are considering becoming a customer, we look forward to the opportunity to serve you and your community.

Thank you for your time, and for your interest in Security Savings Bank.

Brad S. Ray
President