

Wrentham  Co-operative Bank

December 3, 2004

Merrimack Planning Board
Merrimack, NH 03054

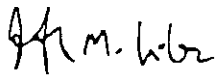
Dear Members of the Planning Board:

The Wrentham Village Premium Outlets has been a good neighbor and business partner of the Wrentham Co-operative Bank for over seven years. When the Outlets first opened, we were a single-office community bank that was primarily retail customer based. Since the Outlets opened, we have added a night depository adjacent to the Food Court and opened a full-service branch office across the street from the Outlets. This office is staffed with a Branch Manager and five full time tellers.

It is unusual for a small community bank to have two offices located in the same town, but the volume of business generated by the Outlet stores has necessitated this expansion. The increased activity and revenues has enabled the Bank to expand its product offerings and services to both retail and commercial customers. We are now much more competitive in the local business market.

I truly believe that both the Bank and the community has benefited significantly by the presence of the Wrentham Village Premium Outlets in our town. If you have any questions or would like to speak with me personally, please do not hesitate to call.

Sincerely,



Jeffrey M. Liber
President & CEO