



May 15, 2008

Dickson City Police Department  
Officer James S Szewczyk  
801 Boulevard Avenue  
Dickson City Pa 18519

Dear Officer Szewczyk:

I am writing this letter in reference to the prospect of an individual entering one of our Pennstar Bank branch locations with a firearm on their person while transacting bank business within the branch.

It is our policy that people not enter one of our banking offices with a firearm. If someone should, we would ask that you direct them to leave the building and return without the firearm before conducting any banking business with Pennstar Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "John P. Hanrahan", is written over the typed name.

John P. Hanrahan  
Director of Security and Safety  
NBT Bancorp Inc (Pennstar Bank)