

June 26, 2009

Name
Address
City, state, zip code

Dear Customer:

As a customer of the Brookpark branch, located at 2124 Brookpark Road, Cleveland, Ohio 44134, it is important that you know of our plans to consolidate the Brookpark branch into our new Snow Road branch, to be located at 1616 Snow Rd., Parma, Ohio 44134. This change will take place at the close of business on Saturday, September 26, 2009. The Brookpark branch will not be open after Saturday, September 26, 2009.

We realize this announcement represents a change in where you will do your banking with Third Federal. We will do our best to make the new banking arrangements as convenient as possible. The Snow Road Branch is scheduled to open Monday, August 10, 2009. It is just over a mile from our current Brookpark branch and is on the same bus line. The new office is a free-standing building with convenient, free parking.

If you wish, you may comment on this proposed change by writing to the Regional Director, Office of Thrift Supervision, 1 South Wacker Drive, Suite 2000, Chicago, Illinois, 60606. The Office of Thrift Supervision responds to public views but does not have the authority to approve or prevent the proposed branch consolidation.

We look forward to continuing to serve you. Be sure to look for information on our Welcome Days, which will be celebrated at our Snow Road branch shortly after the consolidation and will include refreshments and special giveaways.

Sincerely,

Diane M. Gielski
Vice President, Retail Banking