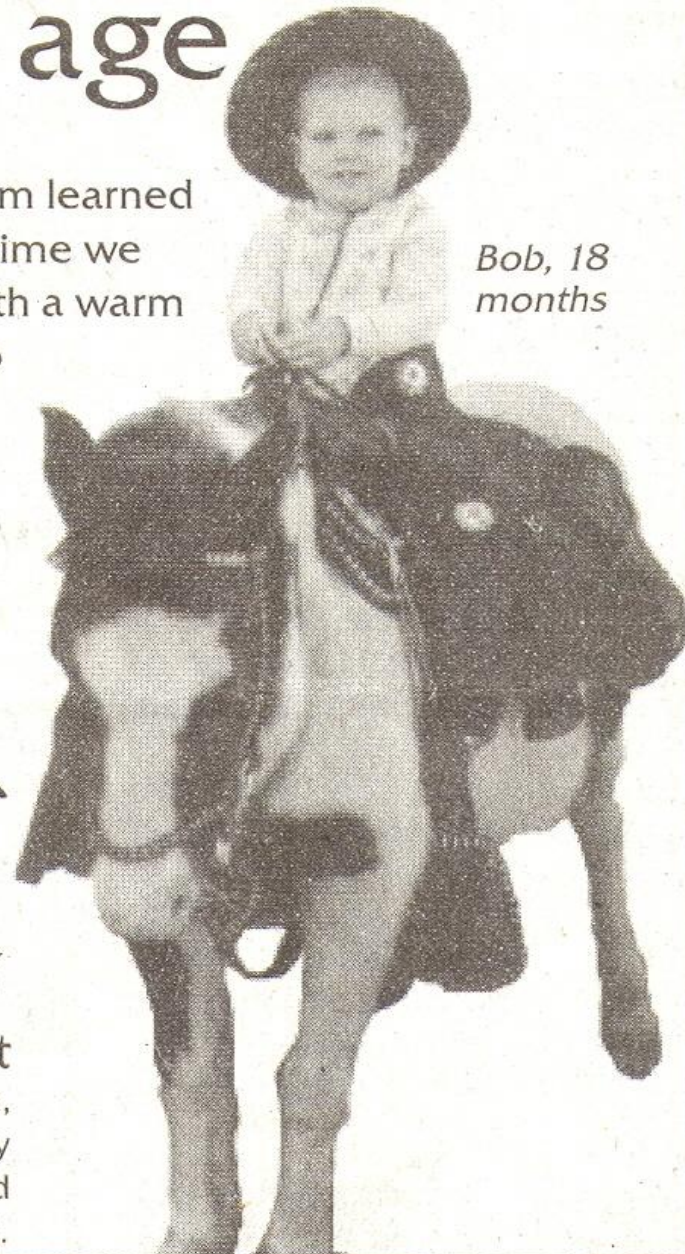


Our service philosophy started at an early age

President Bob Heuchan and the rest of the Mutual team learned the essentials of customer service at about the same time we learned to walk. Simple things like greeting people with a warm smile, being polite and treating others as we'd want to be treated. Those basic lessons we all learned as kids are at the very heart of what has made Mutual a friendly place to bank since 1890. After all, being nice is something that all of our employees understood long before they discovered banking.

Bob, 18 months



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