



FOR IMMEDIATE RELEASE

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SOUTH BURLINGTON, VT –Thomas S. Leavitt, Senior Vice President of Retail Banking for Merchants Bank announced Merchants Bank’s sponsorship of and staff participation in the 2005 Penguin Plunge. This will be the sixth year of sponsorship and the fourth year of staff participation for Merchants Bank. Approximately 15 employees and their family members will participate.

The Penguin Plunge supports Special Olympics with an icy jump in Lake Champlain. 700 brave souls with warm hearts take an icy dip in the 10th Annual Penguin Plunge for Special Olympics Vermont on February 12th at Waterfront Park in Burlington, during Burlington's 2005 Winter Festival. Participants can earn great prizes while raising money for Special Olympics.

The Penguin Plunge is part of the 13th annual Burlington Winter Festival, which features a variety of fun-filled events, held both indoors and out. Activities include Vermont's own sanctioned snow sculpture competition, family expo with activities and crafts, entertainment at the Boathouse, a performance spotlighting youth music and dance at The Flynn Theater, and more, all produced by Burlington Parks and Recreation Department.

For more information, please call (802)-863-5222 ext. 106 or visit www.vtso.org. You may also contact the Burlington Parks and Recreation Department by calling 802-864-0123 or visiting www.enjoyburlington.com.

The continuing mission of Merchants Bank is to provide Vermonters with a true community bank. It fulfills this commitment through a branch-based system that includes 35 bank offices throughout Vermont, employees dedicated to quality customer service and the LYNX family of products: Free Checking for Life[®], MoneyL YNX[®] Money Market Account, TimeLYNX[®] Certificate of Deposit, HomeLYNX[®] Home Equity Line of Credit, ReallYNX[®] Residential Mortgages, CommerceLYNX[®] Business Banking Services, eLYNX[®] Online Banking and PhoneLYNXSM Automated Phone Banking. For more information about Merchants Bank visit the website at www.mbvt.com. Member FDIC. Equal Housing Lender.