



FOR IMMEDIATE RELEASE

February 23, 2005

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HARDWICK, VT - Thomas S. Leavitt, Senior Vice President, Retail Banking for Merchants Bank announced that Charman Salls, Teller Customer Representative, has been promoted to Lender Customer Representative. Salls is employed at the Hardwick Branch.

In order to complete the requirements for this promotion, Charman had to successfully complete the stringent courses of the CARR (Credit Authority Review and Rating) and PETT (Performance Evaluation Training and Tracking) programs. The CARR and PETT programs are sponsored by Merchants Bank and are designed to provide incentives for employees to acquire new skills and upgrade their position within the company.

Salls began her career with Merchants Bank in January of 1994 and subsequently, earned her lending authority in April of 2002. She has strong credentials in customer service, sales and branch operations.

“She has been a great asset to the Hardwick team,” commented Leavitt.

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[®], MoneyLYNX[®] 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 Phone Banking. For more information about Merchants Bank visit our website at www.mbvt.com Member FDIC. Equal Housing Lender.