



HYPERION BANK

Customers & Friends -

It has been a number of years since we've had to talk about imperiled banks and bank failures, and only have to do so now as we assess industry news. (What changed? The failure of Silicon Valley Bank and closure of Signature Bank.)

As you know from Hyperion's last quarterly report, *we are in a position of liquidity and strength and remain so*. Also, it may go without saying, but we have no investments with or other ties to the two institutions in question, and regulators are doing what they should to ensure these two cases are isolated and of the least possible impact to consumers.

The primary differences between SVB/Signature Bank and banks like ours include two major factors. One, Hyperion Bank is more diversified and shall remain so, meaning no one change puts us at risk. Two, we are a community bank, of, for and by the community: We are literally and figuratively invested in Hyperion Bank, consistently monitoring and managing and doing so with a conservative stance.

So, at a time when the public may be looking more critically at the industry overall, our customers are literally increasing deposits, including through our recent CD promotion.

We will stay in touch, but *feel free to reach out to either of us at any time with questions*. In the meantime, we are monitoring and analyzing the news and will provide active updates periodically.

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We proudly serve...customers in PHL and ATL and beyond. Ask us how you can enjoy our personal service and convenient mobile banking, *wherever you live.* [**Contact Us**](#)

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