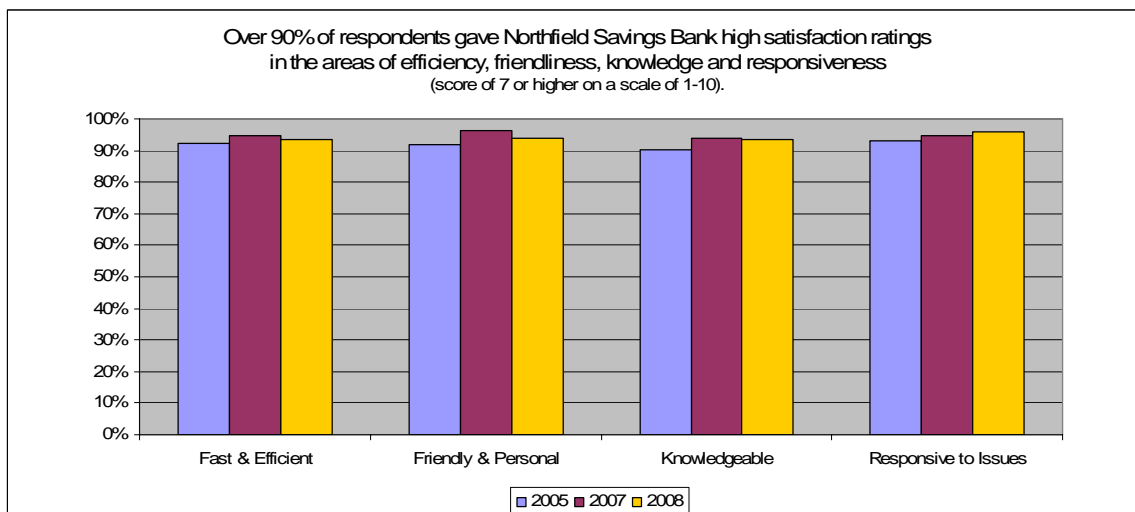
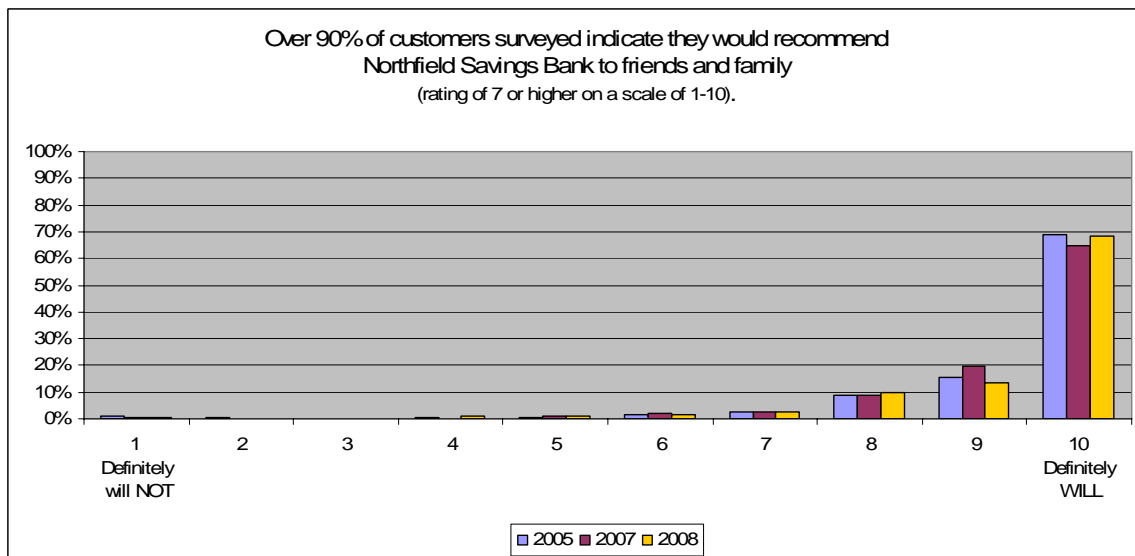
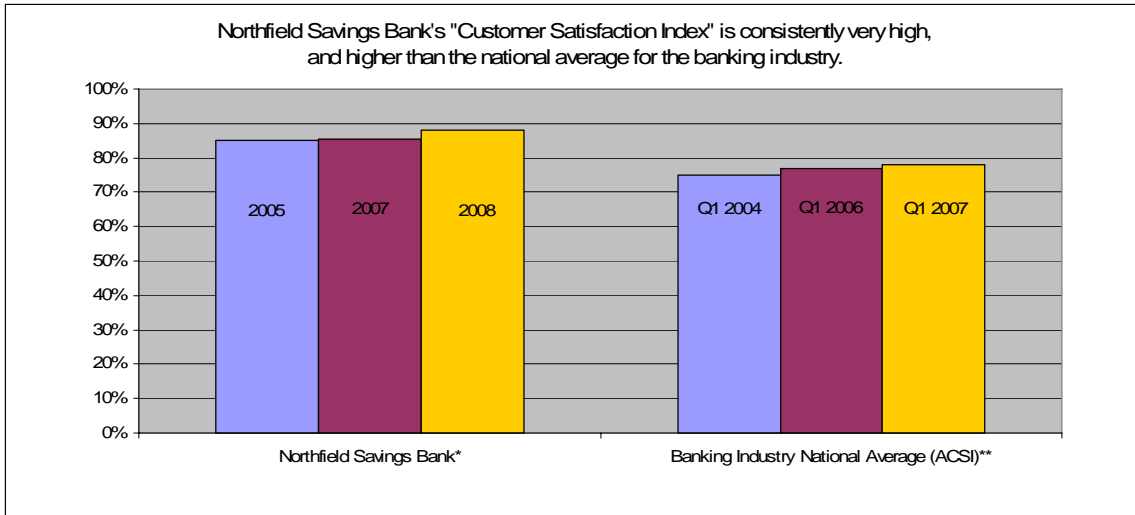


## Northfield Savings Bank Customer Satisfaction Survey Summary 2005-2008

Each year Northfield Savings Bank conducts a satisfaction survey of 1,000 randomly selected customers. This summary highlights the results of the past three surveys: 2005, 2007 and 2008 (this survey was not conducted in 2006). Overall, Northfield Savings Bank has a remarkably high level of satisfaction among its customers.

A response rate of 39.5% suggests our customers are very willing to share their opinions with us. Northfield Savings Bank promised anonymity to all respondents. No information will be released in this or any other report which would compromise our pledge of privacy.





\* Three of the questions contained in the survey are identical to those used by the American Customer Satisfaction Index (ACSI) to compute their Customer Satisfaction Index (CSI). The average survey score for these questions was used to establish NSB's CSI.

\*\* The American Customer Satisfaction Index (ACSI) is an economic indicator based on modeling of customer evaluations of the quality of goods and services of approximately 200 companies in the United States. Most current quarterly data for the banking industry was used at the time each NSB customer satisfaction survey was conducted.

