

HOWE BARNES IS PLEASED TO ANNOUNCE  
OUR RECENT ADVISORY TRANSACTION

**Sistersville Bancorp, Inc.**

*Holding Company for:*



*has signed a definitive agreement  
to be acquired by*



Pending July 2007

Howe Barnes acted as financial advisor to Sistersville Bancorp, Inc. in this transaction.

Sistersville Bancorp, Inc., Sistersville, WV, the parent company of First Federal Savings Bank, has signed a definitive agreement to merge with and into My Financial Company, Inc., Englewood, CO. Under the terms of the definitive agreement, My Financial will acquire all of the outstanding shares of Sistersville in a cash transaction valued at \$11.3 million. Through the acquisition of a federal thrift, My Financial will be able to expand its mortgage banking business nationwide. Additionally, My Financial plans to offer a traditional mix of financial services and products through retail banking offices in multiple states.

The merger is expected to close late in the fourth quarter of 2007 or early in the first quarter of 2008, subject to shareholder and regulatory approvals.

**Deal Pricing**

Transaction Value:	\$11.3 million
Transaction Value / Share:	\$29.15
Price / Earnings:	51.1x
Price / Book:	133%
Price / Tangible Book:	133%
Core Deposit Premium:	8.4%
Market Price Premium:	88%

**Financial Highlights**

	Sistersville Bancorp <sup>(1)</sup>
Total Assets (\$000)	52,166
Total Equity (\$000)	8,509
Tang. Equity / Assets	16.3%
ROAA	0.45%
ROAE	2.7%

(1) Source: Company 3-31-2007 Audit Report

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