



May 5, 2009

**** IMPORTANT ****

Dear Connecticut Bank and Trust Company Stockholder:

Please find enclosed additional proxy voting material relating to the Annual Stockholders' Meeting of The Connecticut Bank and Trust Company which will be held at The Hartford Golf Club, 134 Norwood Road, West Hartford, Connecticut, on Friday, May 15, 2009, at 10:00 AM local time.

We are sending you this reminder notice because we show that your shares are currently not voted.

Proposal No. 2 is asking you to allow the Board of the Bank to declare and pay noncumulative quarterly dividends to the preferred stock that the Stockholders previously approved the Bank selling to the United States Treasury in exchange for TARP funds.

Due to the importance of this Proposal, we are sending this reminder notice to all holders who are still unvoted and urge you to vote your proxy immediately. We urge you to vote now either by internet or telephone to save the Company further expense. Instructions on how to vote are enclosed with this letter.

Your shares cannot be represented at the Annual Meeting with respect to Proposal No. 2 unless you either sign, date and return the enclosed voting form or vote by telephone or by internet.

If you sign, date and return the enclosed voting form without indicating a choice of "for", "against" or "abstain", your shares will be voted as recommended by your Board of Directors. To ensure your shares are counted at the Annual Meeting we urge you to vote today.

If you have questions or need help voting your shares, please call our proxy solicitation firm, Morrow & Co., LLC at 800-607-0088.

Sincerely,

A handwritten signature in blue ink that reads "Anson C. Hall".

Anson C. Hall
Secretary