



FOR IMMEDIATE RELEASE:
January 22, 2010

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**LOWELL COOPERATIVE BANK ANNOUNCES THE ADDITION OF
DRACUT RESIDENT, JOHN DYER, SENIOR MORTGAGE OFFICER**

Lowell, MA – Michael R. Breda, Vice President of Mortgage and Consumer Lending at Lowell Cooperative Bank is pleased to announce the addition of John Dyer to the Mortgage Lending Team. Dyer’s most recent employer was First Mariner Mortgage, a subsidiary of First Mariner Bank.

“John brings over 30 years of experience in mortgage origination and underwriting to Lowell Cooperative Bank,” states Breda. “John’s addition is not only a benefit to our mortgage team, but to our mortgage customers as well,” Breda adds. Lowell Cooperative Bank hopes to utilize Dyer’s extensive network of contacts within the real estate industry to introduce to their mortgage services to a broader market.

John Dyer is an active member of the Dracut community. He presently serves as a Trustee of the Moses Greeley Parker Memorial Library and is a member of the Dracut Capital Planning Committee.

A member of the American Legion for over 35 years, he serves as Finance Officer for the Dracut Post 315 PUFL and also for the Dracut Sons of American Legion Squadron.

Dyer holds a Bachelor of Science in Management degree which he earned from the former University of Lowell, currently the University of Massachusetts, Lowell.

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With assets in excess of \$90 million, Lowell Cooperative Bank has been serving the banking needs of the Greater Lowell Community since 1885. Two full service banking locations in Lowell at 18 Hurd Street and 691 Rogers Street, as well as a Lending and

Operations Center at 15 Hurd Street offer customers full commercial, residential and consumer products and services. All deposits are fully insured by the Federal Deposit Insurance Corporation (FDIC) and the Shareholder Insurance Fund (SIF). For more information visit <http://www.lowellcoop.com>.