



June 8, 2011

To the Shareholders of Cherokee Banking Company:

Enclosed is the Notice of the Annual Meeting of Shareholders to be held at our South Canton Office on Wednesday, July 20, 2011 at 10:00 a.m.

The Notice of the Annual Meeting and proxy statement describes the formal business to be transacted at the meeting. We will also report on our operations during the past year and during the first quarter of fiscal year 2011, as well as our plans for the future.

Please read the Notice on the next page. **Your vote is important.**

I sincerely hope that you will be able to attend the meeting, and I look forward to seeing you.

Sincerely,

Dennis W. Burnette  
President and Chief Executive Officer

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