



April 2020: Shareholder Letter

Dear Fellow Shareholder:

As we face the many challenges of how to conduct business during this time of turmoil, rest assured we are working diligently on being good stewards of the bank's resources. We are utilizing many of these resources to actively assist our small businesses to navigate through the constantly evolving financial issues. Other resources are being used to improve our digital platform along with better products to enhance the customer experience.

We are monitoring the national and state coronavirus guidelines daily to determine the appropriate measures to take in keeping our employees, customers and community safe and healthy. Thank you for your support and patience in these difficult times as we work through accomplishing the goal we have set to be the best we can be.

We hope you and your loved ones are staying healthy and look forward to when we all can celebrate being together again.

With warmest regards,

A handwritten signature in blue ink, appearing to read 'Jason D. Smith', is positioned above the printed name.

Jason D. Smith
President & Chief Executive Office