



December 31, 2019

Dear Fellow Shareholder:

On December 19, 2019, our Board of Directors declared the following dividend:

- Dividend Amount: \$0.75 per share
- Class of Stock: Common Stock
- Record Date: 1/06/2020
- Payable Date: 3/02/2020
- Year Taxable: 2020

Please begin the process required to setup the dividend payment in your system and we will wire the funds prior to the payable date. We understand that the Funding letter that you will send will contain the details that we need for the wire.

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