



HAVE YOU VOTED YET?

**We would like to remind depositors to vote
on our Dividend Waiver Proposal.**

The proposed dividend waivers will not result in changes to our Bank's services or to your deposit accounts or loans. Deposit accounts will continue to be insured by the FDIC, up to the maximum legal limits.

**Your board of directors recommends that you join them in voting
“FOR” the Dividend Waiver Proposal.**

**If you have questions about voting,
please call our Proxy Information Center at:
1-(877) 643-8196,**

**from 10:00 a.m. to 4:00 p.m., Eastern Time,
Monday through Friday, except bank holidays.**

