



HAVE YOU VOTED YET?

We would like to remind our depositors to vote on a proposal to approve the merger agreement.

The proposed merger will not result in changes to the interest rate or maturity date of your deposit accounts or loans. Deposit accounts will continue to be insured by the Federal Deposit Insurance Corporation, up to the maximum legal limits.

Our Board of Directors unanimously recommends that you join them in voting "FOR" approval of the Merger Agreement.

**If you have questions about voting,
please call our Proxy Information Center,
toll-free, at (877) 821-5775, from
10:00 a.m. to 4:00 p.m., local time,
Monday through Friday, except bank holidays.**