



our 90 year tradition continues

December 2, 2021

Dear Shareholder,

The September 30, 2021 Statement of Condition was reissued to correct printing errors in the consolidated Balance Sheet and Statement of Income.

Balance Sheet:

- Loans section was corrected for both years presented.
- Deposits section was corrected for 2020 only.

Statement of Income:

- Provision for loan losses was corrected for 2020 only.

The summary totals of the statement were accurate, but it was important to issue a revised statement so our shareholders continue to see the sources of those totals. If you have any questions regarding the specific corrections, please feel free to stop by or give me a call.

Sincerely,

A handwritten signature in black ink, appearing to read "Matthew E. Keene". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Matthew E. Keene
President & CEO

Member
FDIC