



June 30, 2021

Dear Ambanc Financial Services Shareholder,

The Ambanc Board of Directors recently authorized a quarterly dividend of \$1.00 per share payable on June 30, 2021. Enclosed you will find a check for this payment, or if you enrolled for direct deposit, the funds were deposited on June 30, 2021.

We appreciate your support and please remember, the best compliment we can receive is the referral of a prospective client to one of our banks.

Sincerely,

A handwritten signature in black ink that reads "John R. Oathout". The signature is written in a cursive style with a long horizontal flourish at the end.

John R. Oathout
President and Chief Executive Officer