

AmBanc

Financial Services Inc.

June 30, 2020

Dear Ambanc Financial Services Shareholder,

The Ambanc Board of Directors recently authorized a quarterly dividend of \$1.00 per share payable on June 30, 2020. Enclosed you will find a check for this payment, or if you enrolled for direct deposit, the funds were deposited on June 30, 2020.

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,



John R. Oathout
President and Chief Executive Officer