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June 2, 2023

< Name Line1 >  
<Address >  
< City, State, ZIP>

Re: Community Wealth Advisors Broker/Dealer Information

Dear {Name},

With the upcoming merger of equals between The Community Financial Corporation (TCFC), the holding company of **Community Bank of the Chesapeake**, and Shore Bancshares, Inc. (SHBI), the holding company of **Shore United Bank**, Community Wealth Advisors will become a part of Shore United Bank's wealth management division, Wye Financial Partners.

In anticipation of this merger, Community Wealth Advisors is excited to announce it has selected LPL Financial as its new broker/dealer. Beginning July 18, 2023, LPL Financial will provide broker/dealer services to clients of Community Wealth Advisors. Your current Community Wealth Advisors, Kathy Webster and Nanette Rediker, will continue to manage your account and provide a complete array of financial resources.

Within the next few weeks, you will receive a formal notification letter announcing our decision to replace our current broker/dealer and begin working with LPL Financial. No response to this formal notice will be required, and no action on your part will be necessary to allow you to keep your current relationship with your local Wealth Advisor.

Wye Financial Partners is a division of Shore United Bank and a financial services firm offering full-service investment and insurance solutions through our broker/dealer, LPL Financial. LPL Financial is the largest independent broker/dealer in the country and has been a partner of Wye for over 15 years. Wye Financial Partners offer comprehensive financial strategies and exceptional service tailored to meet the individual and business needs of their clients. Wye is built around the character of its people and committed to the success of their clients and communities. Together, the team of experienced professionals are dedicated to helping clients navigate toward their financial goals.

We appreciate your business and the trust and confidence you place in our team of investment professionals. If you have questions or need additional information, please contact me or your Financial Advisor. We're here to help you with this transition every step of the way.

Sincerely,

Scot Ebron  
Executive Vice President and Chief Banking Officer  
Community Bank of the Chesapeake

Securities and Insurance Products:

Not Insured by FDIC or any Federal Government Agency	May Lose Value	Not a Bank Deposit or Guarantee by the Bank or any Bank Affiliate
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Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Community Wealth Advisors is a trade name of Community Bank of the Chesapeake. Infonex and the bank are not affiliated. Products and services made available through Infonex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.