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May 5, 2023

Name
Address
State Zip

RE: Welcome to the Shore United Bank Family!

Dear {Name or Greetings},

We are pleased to announce that Community Wealth Advisors will officially become Wye Financial Partners on or about July 18, 2023. 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** received regulatory approval to combine companies in a merger of equals on March 7, 2023. As a result, Community Wealth Advisors will transition to Wye Financial Partners, a division of Shore United Bank.

As part of this transaction, Community Wealth Advisors, Kathy Webster and Nanette Rediker, will continue to serve you as members of Shore United Bank's wealth management team. You can expect the same great service and experience, with more financial tools, resources and support. Wye offers comprehensive financial strategies and exceptional service tailored to meet your individual and business needs. A complete list of products and services can be found at [Wye Financial Partners | About Us \(shoreunitedbank.com\)](http://Wye Financial Partners | About Us (shoreunitedbank.com)).

What's next?

Currently, there's nothing you need to do.

Over the next few months, you will receive information from Shore United Bank and Wye Financial Partners, including a comprehensive, easy-to-follow guide that will provide information about how this conversion affects your accounts and steps you may need to take to ensure a smooth transition. Please watch for these important communications.

Our team is committed to making the transition as easy as possible for our customers. Rest assured that our staff will assist you in every possible way. Please reach out to your Wealth Advisor should you have any questions or concerns. Thank you for your continued loyalty and trust in our institutions.

Sincerely,

James M. Burke
President and CEO
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.