



January 6, 2025

Hello,

**From everyone at First Bank, welcome! We are pleased to personally welcome you to our family.**

We're very excited to have this opportunity to serve you, and our goal is for your transition from Touchstone Bank to be smooth, positive, and rewarding. To accomplish that, we've included a Welcome Guide with this letter which includes important information regarding your accounts. As you review the Guide, you'll find that we've matched you to the products closest to your existing accounts and provided answers to questions you may have. We've also included important facts and dates, as well as additional information about First Bank.

We're a strong and growing organization, genuinely committed to earning your business and your trust. Like Touchstone Bank, we're also a community bank, passionate about providing authentic, relationship-based banking, strong community ties, and innovative banking solutions. While combining the two banks makes us a larger community bank, we remain focused on you, our customer. We are more powerful together!

If you have any questions, please visit [fbvirginia.com/faqs](https://fbvirginia.com/faqs). Or, if you would like to speak to someone personally, please stop in or call us at 888.478.4434.

Sincerely,

A handwritten signature in black ink that reads "Scott".

Scott C. Harvard  
Chief Executive Officer

**ONE BANK. ONE PURPOSE.  
MORE POWERFUL TOGETHER.**

