



October 1, 2024

Hello,

We are pleased to announce the merger of two historic community banking companies, Touchstone Bank and First Bank. On October 1, 2024, Touchstone Bank, founded in 1906, and First Bank, headquartered in the Shenandoah Valley and founded in 1907, will be joining together to expand and improve services for our customers, businesses, municipal partners, and the non-profit organizations that make our communities better!

Having served Virginia for well over a century, we understand the importance of being part of the fabric of our communities. We are excited to join two companies together that share the same philosophies, and we will remain focused on you, our customer.

By joining the strengths of our relationship bankers, we will deliver the high-touch service you have come to expect from your local bank. By combining the best of our systems, we will deliver today's technology for superior convenience and service. We truly believe this is an excellent opportunity that will benefit our customers and communities.

For now, it is banking as usual for you! Please continue using your Touchstone Bank checks, debit card, and online services. Your favorite local branch and bankers stand ready to support your needs, as they have since 1906.

We will continue to communicate with you in the coming months as we merge our systems. For the most up-to-date information, please visit fbvirginia.com/faqs.

We will be one bank, with one purpose, and more powerful together. We appreciate the opportunity to continue to serve you!

Sincerely,

Handwritten signature of James Black in black ink.

James Black
EVP/South Regional President

Handwritten signature of Scott C. Harvard in black ink.

Scott C. Harvard
Chief Executive Officer

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

